



Louisiana Solutions to Poverty:

Engaging Ideas, Empowering People,
Enhancing Lives

Governor's Summit on Solutions to Poverty Summary Report

and

The First Annual Solutions to Poverty Initiative Roadmap and Action Plan

May 2005



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Executive Summary

In 1782, Samuel Johnson wrote, “Poverty is a great enemy to human happiness; it certainly destroys liberty, and it makes some virtues impracticable and others extremely difficult.” That great enemy to human happiness and destroyer of liberty has wreaked havoc on the families of Louisiana. For decades, Louisiana has had one of the highest rates of poverty in the United States. Although many people have worked to change this over the years, no comprehensive and long-term statewide effort was devised with the goal of systematically and permanently reducing poverty.

Finally, that is changing. The 2004 Governor's Summit on Solutions to Poverty was a first for the State of Louisiana. At the Summit, Governor Kathleen Babineaux Blanco issued a call to action to end poverty in Louisiana. Building on the values of quality jobs, strong schools, a better health care system, and public-private partnerships, Governor Blanco called upon all Louisianans to listen to one another and work together to develop measurable and effective solutions to poverty.

By far too many measures, too many Louisianans live in poverty. According to the U.S. Census Bureau, Louisiana continues to rank near the bottom of the states in most measures of poverty. Approximately 750,000 Louisianans – 17 percent of the state population – live in poverty. Poverty is defined as a total annual income below \$18,810 for an average family of four, or an annual income of about \$9,400 for a single adult.

In response to the Governor's commitment to improve the economy and enhance opportunities for all Louisianans, Louisiana state agencies have been busy working on various initiatives that can reduce poverty. These have included:

- Establishing a State Grants Management Section to increase the awareness of state and local agencies regarding the availability of federal and private funds.
- Undertaking a statewide campaign to encourage citizens to avail themselves of the federal Earned Income Tax Credit.
- Creating a Division of Community Mobilization and Outreach Services in the Department of Social Services.
- Increasing health insurance coverage of children through the Louisiana Children's Health Insurance Program (LaCHIP).
- Implementing the recommendations of the Adult Learning Task Force, including the capitalization of a Lifetime Learning Loan program.'
- Providing opportunities for work-eligible families to receive job training, employment, and supportive services to enable them to become self-sufficient through the Strategies to Empower People (STEP) Program.

- Allocating more than \$65 million in bond allocations for the creation of affordable housing for military personnel and civilians around Louisiana military bases.
- Providing opportunities for up to \$10,000 in first time homebuyer down payment assistance to single parents.

But in isolation, these and other efforts were not enough. During the summer of 2004, Governor Blanco convened an executive working group to develop a process to bring statewide attention to issues of poverty and to elicit best practices to reduce and eliminate poverty. To galvanize this effort and kick it off in a meaningful way, a team of State agency representatives began meeting in September 2004 to develop a Governor's Summit on Solutions to Poverty. The State agencies included:

- Department of Social Services
- Department of Economic Development
- Department of Labor
- Louisiana Housing Finance Agency
- Workforce Development Commission
- Department of Education
- Higher Education

Representatives from these agencies convened regional teams to start organizing parish-level community conversations on poverty in September 2004. During the last week of October and the first week of November 2004, the Governor's Office hosted 79 community conversations throughout Louisiana. These first-ever, locally-driven, and professionally facilitated conversations yielded a treasure-trove of good ideas, energy, and commitment to developing solutions to poverty at the local level. All of the information gained from the 79 community conversations was organized into eight regional reports.

The Governor's Summit on Solutions to Poverty was held on December 6-7, 2004 in Monroe. Organized around the theme of "Engaging Ideas, Empowering People, Enhancing Lives," the Governor's Summit featured presentations of the eight regional community conversation reports. It also brought together presentations by national, state, and local experts on a broad range of issues and topics directly impacting poverty in Louisiana, leading to discussions about best practices in the areas of enhancing education, enhancing employment and economic development, enhancing community assets, and enhancing family assets.

The 2004 Community Conversations and Governor's Solutions to Poverty Summit helped to describe the nature of the problem and identify some potential solutions. This initial work provides a firm foundation upon which to build a broader statewide effort. That on-going effort is taking the form of a Solutions to Poverty Network – a coordinated network of local, state, and national leaders that

will design and implement strategies to break the cycle of poverty through a system of continuous collaboration.

The challenges that lay ahead are substantial. We know that we need to improve data collection and research to give us a more accurate understanding of poverty in Louisiana. We need to find funding in times of limited means to meet the considerable need for programs, services, and training. We need to build public support for these efforts, increase community awareness, and expand outreach regarding existing programs and services that can help individuals and families to move ahead.

This spring, the Blanco Administration unveiled some initial Solutions to Poverty-related legislative proposals. These proposals include a \$1 million program to encourage Individual Development Accounts, a savings and investment tool that can help people to invest in their education and careers, and a \$750,000 micro-lending program to assist entrepreneurs in getting small businesses on a path to success. These legislative proposals are down payments on a longer term Solutions to Poverty statewide strategy. Future legislative proposals likely will address concerns in the areas of improving education, ensuring access to quality child care, building personal assets, and eliminating predatory lending practices that prey on lower income families and students, among others.

Towards the end of 2005, the State will unveil a longer term Solutions to Poverty plan – a roadmap for achieving measurable improvements that reduce poverty and enhance individual well-being and community development in Louisiana.

President John F. Kennedy challenged his generation to do what was morally right by fighting poverty. Said President Kennedy, “If a free society cannot help the many who are poor, it cannot save the few who are rich.” In Louisiana, we intend to do just that, and make good on the promises of opportunity and well-being that are part and parcel of the American Dream. Working together, we can engage ideas, empower people, and enhance lives.

And as the Governor herself said at the Summit:

*We are part of the solution.
You are part of the solution.
I am part of the solution.*

Let's get to work.

Poverty in Louisiana

When people think of poverty, many associate poverty with a lack of adequate income. In that regard, poverty can be defined statistically as an income threshold that varies by family size and composition. For example, in 2003, a family of four (two parents, two children) with a total annual income below \$18,810 was considered to be living in poverty.

But what do those statistics mean? How do they affect the people who must deal with the consequences of those numbers every day?

As playwright George Bernard Shaw wrote, “Modern poverty is not the poverty that was blest in the Sermon on the Mount.” Consider a modern family of four earning \$18,000 a year and living in St. Tammany Parish. Think about how the parents of that family would have to spend that \$18,000 per year.

- The average apartment rent in St. Tammany Parish is \$700 per month, or \$8,400 a year. Assume the family found a suitable apartment with a below-average rent – \$600 a month. That would still come to \$7,200 a year, or 40 percent of the family’s pre-tax income just for housing. That figure rises when the costs of utilities and upkeep are factored in.
- If the family were careful, it might spend \$5,000 on groceries.

After accounting for shelter and food, the family has already spent more than two-thirds of its annual pre-taxed budget. That leaves \$5,800 for everything else – less than \$500 a month for health care, transportation, child care, clothes, taxes, family activities, books, internet access, telephone service, laundry, hobbies, to name just a few essentials. Forget about saving to buy a home. Forget about saving for a college education. Forget about saving for retirement.

Unfortunately, by far too many measures, too many Louisianans live in poverty. This poverty can be measured not only by a low income, but also by other critical measures such as personal health and well-being, educational attainment, and employment status. Here are some common indicators of poverty in Louisiana.

Income

According to the United States Census Bureau, in 2003, approximately 750,000 Louisianans – 17 percent of the state population – lived in poverty.¹ This annual

1 U.S. Census Bureau, *Poverty Status by State: 2003* (POV46), available at:

figure is consistent with the average percentage of Louisianans living in poverty (16.9 percent) during the most recent three-year period (2001-2003).² Other measures paint a clearer picture of poverty in Louisiana:

- In 2003, 181,000 families, or 14.9 percent of Louisiana's families, lived in poverty.³
- Almost half of the people (48.1 percent) in families with a female-led household (no husband present) lived in poverty in 2003 in Louisiana.⁴
- More than one quarter of all Louisiana children (under 18 years old) lived in poverty in 2003.⁵ In 2001, 13 percent of Louisiana children lived in extreme poverty (income below 50 percent of the poverty level) – almost double the rate nationally (7 percent).
- In 2002, 28 percent of Louisianans aged 18 to 24 lived in poverty, a rate that was 40 percent higher than the national percentage.
- The 2001-03 average median household income in Louisiana was \$34,307, well below the national average median income of \$43,527.⁶

Data that focuses on specific poverty thresholds miss the larger picture of being poor. Those who earn 125, 150, or even 200 percent of the Federal poverty threshold still can be defined as low-income. Thus, a far greater percentage of Louisianans – 39.9 percent in 2003 – can be considered low-income, even if they do not meet the statistical definition of poverty.⁷ Their struggles for self-sufficiency can be as difficult as those living in poverty.

http://pubdb3.census.gov/macro/032004/pov/new46_100125_01.htm.

2 Carmen DeNavas-Walt, Bernadette D. Proctor, and Robert J. Mills, U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States: 2003*, p. 23.

3 U.S. Census Bureau, *Poverty Status by State: 2003* (POV46), available at: http://pubdb3.census.gov/macro/032004/pov/new46_100125_07.htm.

4 U.S. Census Bureau, *Poverty Status by State: 2003* (POV46), available at: http://pubdb3.census.gov/macro/032004/pov/new46_100125_08.htm

5 U.S. Census Bureau, *Poverty Status by State: 2003* (POV46), available at: http://pubdb3.census.gov/macro/032004/pov/new46_100125_03.htm.

6 U.S. Census Bureau, *Income 2003: Three-Year-Average Median Household Income by State: 2001-2003*, available at: <http://www.census.gov/hhes/income/income03/statemhi.html>.

7 U.S. Census Bureau, *Poverty Status by State: 2003* (POV46), available at: http://pubdb3.census.gov/macro/032004/pov/new46_185200_01.htm.

Health

Studies have found associations between poverty and poor health outcomes.⁸ It is unknown whether poverty affects health directly or whether other factors are at play. For example, poor families may not be able to afford foods that are more nutritious and beneficial, such as organic produce, seafood, and vitamins.⁹ They also are more likely to live in substandard housing that may expose family members to lead paint, poor indoor air quality, and other health hazards, as well as live in disadvantaged neighborhoods that may be less safe or offer fewer open spaces and recreational facilities.¹⁰

Some of Louisiana's troublesome data on health and well-being include:

- In 2001, 13 percent of Louisiana's children lacked health insurance.¹¹
- Seventy percent of Louisiana's two-year-olds were immunized, well below the national average of 79 percent.¹²
- Louisiana ranked in the bottom 20 percent of states in the following health-related categories (2001 figures):¹³
 - Percent of low birth weight babies: 10.4 percent (state rank: 49th).
 - Infant mortality rate: 9.8 deaths per 1,000 live births (48th).
 - Child death rate: 33 deaths per 100,000 children aged 1-14 (47th).

Poverty and Children

Research shows that children who are raised in poverty are at increased risk of a wide range of negative outcomes, from low birth weight and poor nutrition in infancy to increased chances of academic failure, emotional distress, and unwed

8 See, for example, Kristen Anderson Moore and Zakia Redd, "Children in Poverty: Trends, Consequences, and Policy Options," *Child Trends Research Brief*, 2002-54 (November 2002), p. 3.

9 See, for example, L.V. Klerman, L. V., "The Health of Poor Children: Problems and Programs," in A. Huston (Ed.), *Children and Poverty: Child Development and Public Policy* (1991), pp. 136-157.

10 V.C. McLoyd and L. Wilson, L., "The Strain of Living Poor: Parenting, Social Support, and Child Mental Health," in A. Huston (Ed.), *Children and Poverty: Child Development and Public Policy* (1991), pp. 105-135; U.S. Department of Housing and Urban Development, *Rental Housing Assistance — The Worsening Crisis* (2000); V. C. McLoyd, "Socioeconomic Disadvantage and Child Development," *American Psychologist*, 53(2) (1998), p. 185-204; William J. Wilson, *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy* (1987).

11 Annie E. Casey Foundation, *2004 Kids Count Databook: Moving Youth from Risk to Opportunity*, p. 100.

12 Annie E. Casey Foundation, p. 100.

13 Annie E. Casey Foundation, p. 101.

childbirth in adolescence.¹⁴ These negative outcomes can begin at birth and extend into adulthood. Numerous research studies have investigated how poverty puts children at risk intellectually, emotionally, and physically. Although poverty creates disadvantages, research seems to find that it does so selectively and in a wide variety of ways. For example:

- Low-income preschoolers exhibit poorer cognitive and verbal skills because they are generally exposed to fewer toys, books, and other stimulating experiences in the home.¹⁵
- Poor parents also tend to rely more on home-based child care, where the quality and amount of attention children receive may be inferior to that provided in professional facilities.¹⁶
- Research indicates that being poor may have a different impact on children at different ages. For example, some studies have found that poverty in the prenatal or early childhood years appears to impact cognitive development and physical health negatively. Other research points to evidence that being poor has a stronger negative effect during adolescence than in childhood or adulthood.¹⁷

Education

Studies indicate that poor children are more likely than more affluent children to be raised by low-education parents, which can impact how well poor children do and how far they go in school. The more education a young person has, the greater the likelihood that he or she will have a steady job, as well as a job that pays higher wages. Poor children also are more likely to attend schools that lack the resources and challenging curricula of schools in wealthier areas.

14 For an excellent summary of research in this area, see generally Kristen Anderson Moore and Zakia Redd, "Children in Poverty: Trends, Consequences, and Policy Options," *Child Trends Research Brief*, 2002-54 (November 2002), pp. 4-5.

15 See, for example, McLoyd, 1998; W.J. Yeung, M.R. Linver, and J. Brooks-Gunn, "How Money Matters for Young Children's Development: Investment and Family Process," *Child Development*; G. Guo and K.M. Harris, "The Mechanisms Mediating the Effects of Poverty on Intellectual Development," *Demography*, 37(4) (2000), pp. 431-447.

16 See, for example, Jennifer Kolker, David Osborne, and Eric Schnurer, *Early Child Care and Education: The Need for a National Policy*, Center for National Policy (September 2004).

17 See generally Moore and Redd, "Children in Poverty: Trends, Consequences, and Policy Options," p. 4.

The 2004 State Report Card on Higher Education¹⁸ shows some of the progress, but also reveals on-going challenges of the state of education in Louisiana:

MEASURING UP 2004 THE STATE REPORT CARD ON HIGHER EDUCATION	PREPARATION			2004 Louisiana
	PREPARATION	A Decade Ago	2004	Top States 2004
High School Completion (20%)				
18- to 24-year-olds with a high school credential				
		84%	84%*	94%
K-12 Course Taking (35%)				
9th to 12th graders taking at least one upper-level math course				
		43%	49%	59%
9th to 12th graders taking at least one upper-level science course				
		18%	24%	41%
8th grade students taking algebra				
		5%	4%	35%
12th graders taking at least one upper-level math course				
		n/a	n/a	66%
K-12 Student Achievement (35%)				
8th graders scoring at or above "proficient" on the national assessment exam:				
in math		7%	17%	36%
in reading		18%	22%	39%
in science		13%	18%	42%
in writing		12%	18%	41%
Low-income 8th graders scoring at or above "proficient" on the national assessment exam in math				
		3%	8%	23%
Number of scores in the top 20% nationally on SAT/ACT college entrance exam per 1,000 high school graduates				
		103	125	227
Number of scores that are 3 or higher on an Advanced Placement subject test per 1,000 high school juniors and seniors				
		23	32	219
Teacher Quality (10%)				
<i>7th to 12th graders taught by teachers with a major in their subject</i>				
		39%	51%	81%

*Seventy-eight percent of 18- to 24-year-olds have a regular high school diploma; 6% have a GED.
Note: Indicators in italics are new for 2004.

18 National Center for Public Policy and Higher Education, *Measuring Up 2004: The National Report Card on Higher Education: Louisiana* (September 2004), p. 5.

The Costs of Being Poor

Research by the Annie E. Casey Foundation and others has pointed out the high costs of being poor.¹⁹ As the Casey Foundation has noted, “The simple fact is that many low-income families, especially those living in high-poverty communities, end up paying too much for many of life’s necessities: food, shelter, transportation, credit, and financial services. Not only are the prices they pay routinely more costly, but they are often downright predatory as well.” Examples of these higher costs include:

- Interest rates on sub-prime finance company car loans are about double or triple the interest of prime-rate new car loans. For many low-income people, particularly those transitioning from welfare to work or with poor credit histories, this is the only kind of car loan available to them.
- The high price of auto insurance in low-income communities. For example, drivers from inner-city neighborhoods often are charged higher rates despite state laws barring car insurance redlining.
- The high costs of child care. Although child care often is a necessity, especially for working parents who have multiple jobs to make ends meet, child care averages \$4,000 to \$6,000 per year. This is more than the average annual cost of college at a public university in most states. The number of families receiving child care subsidies is far exceeded by the number of families that are eligible for subsidies but do not receive them.
- The high costs of health care. Low-income workers frequently pay more for family health care costs than higher paid workers who are often covered in whole or in part by their employers.
- More than half of low-wage jobs do not offer paid sick leave or vacation leave. Thus, those who can least afford to lose income from missed work often do just that when caring for a sick family member or their own illness.
- Families in low-income rural communities who lack access to supermarket chains pay 17.5 percent more and inner-city families pay up to 22 percent more than the U.S. Department of Agriculture-recommended budget for basic food items.
- The lack of affordable housing. Although low-income people constitute the majority of renters in this country, most private market-rate rents are far higher than these families can afford. Currently, no housing market in the country exists where a family earning the full-time minimum wage can afford a

¹⁹ This section is drawn from The Annie E. Casey Foundation, “The High Cost of Being Poor: Another Perspective on Helping Low-Income Families Get By and Get Ahead,” *2003 Kids Count Databook*.

modest two-bedroom rental without exceeding the accepted standard of paying 30 percent of one's income toward housing.

There is one hopeful bit of reality that underscores this long litany of problems and challenges: With dedication and commitment, virtually all of the problems identified above can be remedied and solved. Sometimes solutions require added resources, policy changes, and new programs. But in many instances, the solutions to these problems already exist – and we need to do a better job of encouraging people to access those existing and available resources. In short, information and outreach may be key solutions to poverty. For example, one of the best ways to prevent low birth-weight babies is to have access to good prenatal care. Louisiana has an excellent prenatal program – LaMOMS – but not enough pregnant women access this effective program's services.

The problems of poverty have been with us for generations. Fortunately, so have many of the solutions. The remainder of this report will describe some of those solutions and Louisiana's plan for pursuing them.

Building a “Solutions to Poverty” Network

During her campaign for Governor, Kathleen Babineaux Blanco pledged to work to improve the quality of life and standard of living of Louisianans. Since being elected, Governor Blanco has focused her administration on developing Louisiana’s economy, strengthening the education system, and improving the state’s health care system. As part of this focus, Governor Blanco also challenged Executive Branch agencies and departments to develop solutions to issues of poverty within their subject areas. Although these will be discussed in greater depth in Chapter 4, some of these initial efforts to reduce poverty have included:

- Developing plans for a Solutions to Poverty Network.
- Establishing a State Grants Management Office to increase the awareness of state and local agencies regarding the availability of federal, foundation, and private funds.
- Undertaking a statewide campaign to encourage citizens to avail themselves of the Federal Earned Income Tax Credit.
- Creating a Division of Community Mobilization and Outreach Services in the Department of Social Services.
- Beginning implementation of the recommendations of the Adult Learning Task Force, including the capitalization of a Lifetime Learning Loan program.
- Increasing health insurance coverage of children through the Louisiana Children’s Health Insurance Program (LaCHIP).
- Beginning implementation of the Strategies to Empower People (STEP) Program, which provides opportunities for work-eligible families to receive job training, employment, and supportive services to enable them to become self-sufficient.
- Allocating more than \$65 million in bond allocations for the creation of affordable housing for military personnel and civilians around Louisiana military bases.
- Developing a state action plan for improving statewide coordination of transportation services.

To bring statewide attention to issues of poverty in Louisiana, Governor Blanco decided to host a Governor’s Summit on Solutions to Poverty. Through this effort, she hoped to engage citizens of all backgrounds and experiences in an on-going, solution-oriented discussion on how to break the cycle of poverty. To lay the groundwork for this summit, the Governor encouraged each parish to arrange a series of “community conversations” to devise local solutions to poverty. In turn, the findings of these community conversations would drive the presentations at the statewide summit, where participants could learn from one another and exchange ideas and potential solutions to poverty.

Governor Blanco believes that the key to breaking the vicious cycle of poverty is rooted in local minds and resources. For this reason, the community conversations were intended to connect a diverse group of citizens and organizations in discussions at a grass-roots level. It was hoped that these diverse voices would join together to reject poverty and advocate for solutions. The discussions were designed to focus on actions and strategies that could transform the cycle of poverty into a cycle of learning, growth, and development for those in need.

The ultimate goal of the Solutions to Poverty effort is to assemble a multi-faceted coalition that will spur innovations and partnerships within localities, regions, and the State over the long-term. In order for this coalition to function effectively, it must encompass solutions that are:

- Multi-generational – including the interests of children, youths just entering the workforce, and the adults and elderly who hold our cultural histories.
- Multi-regional – including all localities – from the north to the south, from urban communities to rural communities.
- Multi-sectional – including representatives from agriculture and industry, from the affluent and the poor, from universities and elementary schools, from service recipients and government workers and from professional groups and community and faith-based organizations.

The problems of poverty cannot be solved in one or two meetings. These conversations and summits have formed the basis of a continuous collaboration of leaders throughout Louisiana to create systemic strategies to reduce poverty. Some of their initial thinking in these areas is reflected in the various chapters of this report.

2004 Community Conversations

As noted earlier, Governor Blanco asked key stakeholders in each parish to host their own “community conversations” during the first week of November 2004. The purpose of these community conversations was to begin the process of stimulating local officials to identify and consider each community’s priority issues in advance of the statewide Governor’s Summit on Solutions to Poverty in December.

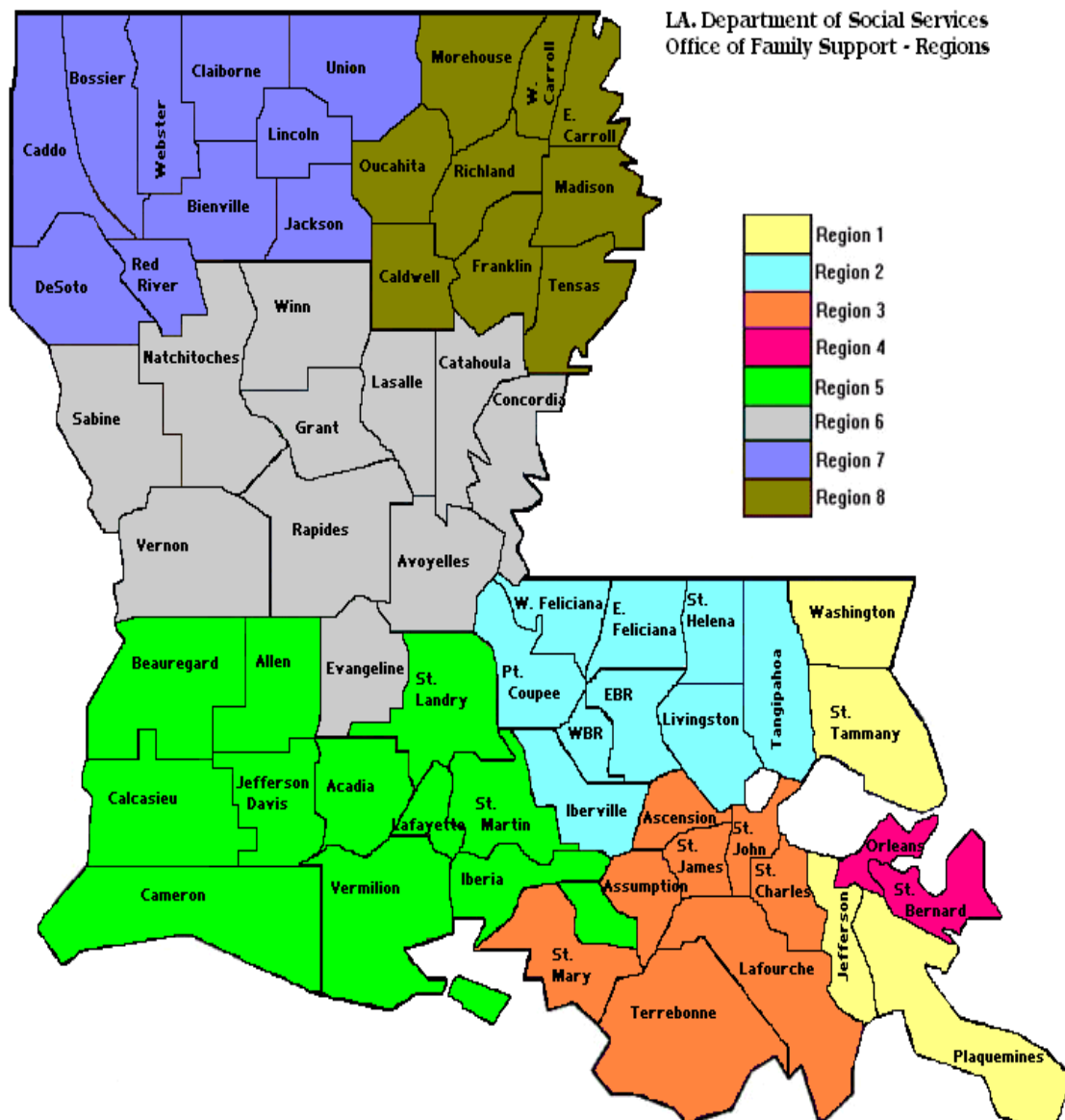
This was the most comprehensive and coordinated statewide effort to identify solutions to poverty in Louisiana’s history. In all, 79 community conversations took place in early November 2004. During these conversations, participants completed individual surveys and developed a group report that identified the community’s priority poverty issues and outlined ways the community could best address those issues. The results from the individual survey instruments and the

group reports were compiled and analyzed for the Governor's Summit on Solutions to Poverty.

To manage the amount of information bubbling up from each of the community conversations, parish reports were submitted to a Regional Team by November 12th. The State was divided into geographic regions, based on regions that have been established by the Department of Social Services. Regional Reports were submitted to the Office of the Governor by November 17th and were presented at the Governor's Summit in December.

Information about each of the 79 community conversations is included in Appendix A.

Louisiana Department of Social Services Regions



Regional Summaries of Parish Community Conversations

Community conversation participants were asked to think about solutions in four general areas:

- Enhancing Education
- Enhancing Employment and Economic Development
- Enhancing Community Assets
- Enhancing Family Assets

What follows are brief summaries of the community conversations, as were reported up by the eight regional teams.

Region 1 Summary

The poverty rate in this four-parish region ranges from 7.6 percent in St. Tammany Parish to 19.4 percent in Washington Parish. The regional team responsible for supporting the establishment of local teams and organization of the community conversations included representatives from the Department of Safety and Corrections, Department of Labor, Louisiana State University Agriculture Center, Department of Health and Hospitals, Department of Education, and the Manna Family Resource Center. Participants in community conversations identified their top three priority issue areas as enhancing education, enhancing economic development, and enhancing community assets.

The key issues highlighted under **Enhancing Education** included literacy levels, job, life, and communication skills, early childhood education, parental literacy and involvement, and tutoring sites at existing sites, such as schools and community centers. Examples of solutions proposed included:

- Church involvement with reading assistance;
- Partnerships with local colleges
- School career program enhancement
- On-the-job training programs
- Establishment of community involvement

The key issues highlighted under **Enhancing Employment and Economic Development** issues included job coaching, unified business group, quality of life issues, retaining current businesses in community, affordable child care, and job/career training at community centers with support from business and industry. Examples of solutions proposed included:

- Internships and apprenticeships
- Job market analysis
- Pursuit of appropriate businesses & industries
- Provision of adequate state childcare funds

- Business recruitment of high school students
- After-hours child care
- GED requirements for UCB and those on probation or parole

The key issues highlighted under **Enhancing Community Assets** included the need for community multi-use facilities, which could host a variety of services including a technology center, library, public health services, and recreational programs, as well as the need for public transportation. Examples of solutions included:

- Establish a recreation plan
- Survey neighboring parishes with existing plans
- Hold community meetings to garner support and volunteers
- Provide organized sports
- Seek funding and grants
- Contact politicians to implement public transportation

Solutions to Poverty (STOP) strategies included forming a parish-wide Solutions to Poverty Coalition, seeking community involvement from local government officials, state department representatives, schools, colleges, chamber/business groups, private citizens, and inviting community conversation attendees. The local Coalition will use the priority issues and solutions as a basis for developing a plan and establishing goals by forming sub-committees focused on particular issues and solutions.

Region 2 Summary

This nine-parish region, which includes the metropolitan area of East Baton Rouge Parish, shows great variation in poverty rates. Poverty rates in this region range from 9.1 percent in Livingston Parish to 22.8 percent in St. Helena Parish. The regional team is responsible for supporting the establishment of local teams and organizing the community conversations. The team includes representatives from the Recreation and Park Commission of East Baton Rouge Parish, Family Road, and state agencies in the fields of social services, education, labor, health, higher education, and public safety and corrections.

Participants in community conversations focused on two of the four priority issue areas. Eight out of the nine parishes in the region selected **Education** as a priority issue area. The second most popular selection was **Employment / Economic Development**, selected as a priority by five parishes.

The key issues highlighted under **Education** ranged from early childhood education to opportunities for students choosing not to attend a post-secondary institution. Examples of solutions proposed to address alternatives to college included the reinstatement of quality vocational/apprenticeship training programs and the creation of business-sponsored job shadowing and career fair activities.

Participants suggested that a lack of parental involvement in educational institutions could be addressed by requiring home visits, holding parents accountable for truant youth, and setting up flexible but mandatory parent/teacher meetings. Within the **Employment/Economic Development** issue area, the most pressing needs identified included attracting new business/industry and offering relevant job training. The use of local public projects to train youths and adults, as well as school based training for youths and connecting with volunteer retirees, were proposed as solutions.

A focus on marketing and community awareness was paramount to Region 2 participants, among the following **Solutions to Poverty (STOP) strategies**:

- Publicize the STOP initiative to the community at-large to solicit interest, recruits, and volunteers.
- Assemble a regional committee of committed members from each parish to develop a long-term regional plan that considers new ideas.
- Develop a strategic plan for each parish based on priority needs and solutions.
- Set specific, measurable goals to be attained within timeframes.
- Monitor progress regularly and communicate effectively to local communities.

Comprehensive planning at the regional and local levels also was a major strategy proposed at this region's community conversations.

Barriers that could impede progress included a lack of transportation, child care, or funding. Intangible barriers included a fear of change, lack of awareness, and political turf issues. Participants indicated that a better use of collaboration, students, and retirees and more effective partnering with faith-based organizations, business groups, and financial institutions would lead to a greater ability to leverage resources.

Region 3 Summary

The poverty rate in this eight-parish region ranges from 10.7 percent in Ascension Parish to 20.6 percent in St. Mary Parish. The regional team responsible for supporting the establishment of local teams and organization of the community conversations included representatives from various non-profits, LBC Consultants, United Way, Department of Social Services, Department of Corrections, and members of the Louisiana Community Action Agencies. Participants in community conversations identified **enhancing education**, **enhancing economic development**, and **enhancing community assets** as their top priority issue areas.

The key issues highlighted under **Enhancing Education** included excessive dropout rates, awareness of varied career options at the high school level, timely

access to support services or programs, and life skills training for school-aged and adult populations. Examples of solutions proposed include:

- Develop intervention teams for at risk students and families consisting of all appropriate community partners.
- Develop collaborations between private, public enterprises and education.
- Coordinate efforts to increase opportunities for family and adult literacy & life skills programs.

The key issues highlighted under **Enhancing Employment and Economic Development** issues included more coordination between education and economic development, one-stop shops for multiple community programs, and community partnerships between public and private enterprises. Examples of solutions proposed included:

- Increase economic development efforts to bring in higher wage paying jobs to increase family self-sufficiency.
- Enhance and expand community resources to conduct outreach programs to increase knowledge of transitional skills to move from minimum wage to self-sufficiency.
- Improve communication between agencies (private and public sector).

The key issues highlighted under **Enhancing Community Assets** included public awareness and access to community resources (i.e. health care), public transportation systems, and increased participation of all stakeholders. Examples of solutions included:

- Develop community resource guides for families.
- Conduct resource map to address quality of life issues.
- Address perceived barriers to participation in community resources through education and outreach.

Solutions to Poverty strategies included:

- Enhance and publicize existing partnerships, collaborations, and coalitions to increase community knowledge of available resources.
- Ensure service providers create welcoming environments for all stakeholders.
- Continue community conversations to establish goals and objectives for community action in designing and monitoring solutions to overcome poverty.
- Use community resources (schools, colleges, etc) to conduct transitional life skills programs for families.

Barriers that could impede progress include lack of funding, lack of public awareness of resources, lack of public transportation, and lack of buy-in by all stakeholders.

Region 4 Summary

This two-parish region consists of St. Bernard Parish, with a poverty rate of 10.5 percent, and Orleans Parish with a poverty rate of 23.7 percent. The regional team responsible for supporting the establishment of local teams and the participants in the community conversations included representatives from Agenda for Children, Associated Catholic Charities, Louisiana Economic Development, and state agencies in the field of social services, labor, health, and public safety and corrections.

Participants in community conversations identified their top two priority issue areas as **enhancing education** and **enhancing employment and economic development**.

The key issues identified under **Enhancing Education** included parental involvement, mandated ex-offender literacy, and more school counselors. Examples of solutions proposed included:

- Business partnerships
- More after-school tutorials
- School to parent communication
- Expansion and continuation of structured pre-K literacy system
- Replication of best practices in and around Louisiana.

The key issues highlighted under **Employment and Economic Development** included focusing on “career counseling” for students, encouraging internship programs, encouraging businesses to hire new moms, and educating and training senior citizens. Examples of solutions proposed included the same solutions offered above under Enhancing Education.

Solutions to Poverty strategies included creating a formal, continuous coalition with subcommittees on education and employment, mounting a public awareness campaign, enlisting additional participation and input from conversation attendees, and developing a strategic plan with benchmarks, timeframes, and measures.

Region 5 Summary

Some of the highest rates of poverty in Louisiana exist within this eleven-parish region, ranging from 9.1 percent in Cameron Parish to 24.7 percent in St. Landry Parish. The regional team responsible for supporting the establishment of local teams and organization of the community conversations included representatives from the Department of Social Services, Department of Probation and Parole, Department of Labor, Department of Health and Hospitals, Head Start, Chamber of Commerce, Housing Authorities, and local municipalities and businesses. Participants in community conversations identified three top priority issue areas:

enhancing education, enhancing employment and economic development, and enhancing community assets.

The key issues highlighted under **Enhancing Education** included low literacy levels, lack of parental involvement, lack of non-traditional educational programs, and insufficient after-school programs. Examples of proposed solutions included:

- Provide training to enhance teaching strategies.
- Involve parents in a family literacy program and offer tutoring for children and parents.
- Allow school buses to bring students to after-school programs.
- Institute Parent Teacher Organizations and require mandatory participation from parents.
- Seek involvement from faith-based organizations to provide family mentoring.
- Offer non-traditional curriculums to students who are not planning to further their education.

The key issues highlighted under **Employment and Economic Development** issues included a lack of investment property in stricken areas, difficulty in attracting diverse industries to local areas, lack of “one stop shop” and job training, self-employment (seafood industry), and an insufficient number of trade schools. Examples of proposed solutions included:

- Involve area technical colleges and universities in providing training and courses to meet the needs of the community.
- Work with the Department of Economic Development and city officials to bring in more local businesses by providing incentives for them to locate in impoverished areas.
- Utilize job readiness programs.
- Involve more agencies in the “one stop shop.”
- Offer incentives for day cares to stay open 24 hours a day.

The key issues highlighted under **Enhancing Community Assets** included a lack of public transportation, inadequate number of recreation facilities and community-based organizations, and a lack of private sector involvement in the community. Examples of proposed solutions included:

- Develop coalitions with faith-based organizations and other partners to assist with community needs.
- Advertise area attractions.
- Establish a central resource directory service.
- Solicit a grant writer to write grants for community needs.
- Implement community policing programs with the involvement of law enforcement agencies.

Solutions to Poverty strategies included forming a STOP Coalition in every parish, hosting community conversations in local high schools and universities to encourage student involvement, and periodically reviewing and monitoring parish goals.

Barriers that could potentially impede progress included lack of interest, community resistance to change, lack of dedicated funding, power struggles, lack of transportation, ineffective communication, and legal/liability issues.

Region 6 Summary

This eleven-parish region located in the central eastern part of the state has a regional poverty rate of 19.8 percent, nearly one and a half times greater than the national average. The rates range from 12.2 percent in Vernon Parish to 27.2 percent in Evangeline Parish. The regional team responsible for supporting the establishment of local teams and organization of the community conversations included representatives from the United Way of Central Louisiana, state and local agencies in the fields of social services, education, health, higher education and public safety and corrections. Unfortunately, participation was not strong from the business community members, such as local chambers of commerce and economic development corporations. The highlighted areas were **enhancing education, employment/economic development, and enhancing family assets**.

The key issues highlighted under **Enhancing Education** included lack of parental involvement and accountability, which could be addressed by training parents in parental skills. Providing more support for children in schools by ensuring that each school has a counselor also was a top priority. In addition, participants highlighted the need for after-school tutorial programs. They indicated that this need could be addressed by recruiting retired teachers and developing additional curricula in arts education and mentoring. Diversity training for school boards and teachers also was proposed as a solution for this issue area.

Within **Employment/Economic Development**, participants concluded that the need for coordination between businesses, labor and technical colleges was significant. Entrepreneurial training to assist the development of small businesses and the development of informational manuals and referral services, resource surveys and needs assessment was proposed as a solution to enhancing economic development and the workforce.

Training and services to help parents, including life skills training, financial literacy, drug abuse services, and affordable housing, were cited as top priorities under **Enhancing Family Assets**. Participants concluded that establishing a homeless coalition and funding the Louisiana Housing Trust fund would provide viable solutions to the lack of affordable housing. Teaching life skills at the pre-

school level as well as expanding available financial literacy and parenting skills training would begin to address the other problems. The **STOP strategies** listed below revealed a desire to continue the dialogue established through the community conversation process:

- Continue community conversations.
- Develop individualized strategies for each parish.
- Organize a parish-wide Solutions to Poverty Coalition.
- Begin by working on the priority issues/solutions identified at the community conversations.
- Appoint select committees to work on these issues.

Barriers that could impede progress were both tangible (such as lack of transportation or public facilities and equipment, access to services, and low funding levels) and more intangible (such as apathy, unwillingness to change or collaborate, lack of time commitment and awareness, community accountability, inability to get things approved through the chain of command, and a focus on assigning blame as opposed to focusing on solutions). A human resource issue – the lack of qualified persons to fill positions – was highlighted as a key barrier unique to this largely rural area.

Region 7 Summary

This ten-parish region includes some of the highest rates of poverty in Louisiana. They range from 10.6 percent in Bossier Parish to 26 percent in Red River Parish. The regional team responsible for supporting the establishment of local teams and organization of the community conversations included representatives from Bossier Housing Authority, Chambers of Commerce, Department of Probation and Parole, Department of Education, Bienville Parish School Board, Department of Social Services, Department of Labor, Louisiana State University Agriculture Center, Louisiana Tech University, and local municipalities and businesses. Participants in community conversations identified the top three of four possible priority issue areas as **enhancing education, enhancing employment and economic development, and enhancing community assets**.

The key issues highlighted under **Enhancing Education** included a high drop-out rate, lack of experienced adult educators, and gaps in early childhood to adult services. Examples of solutions proposed included:

- Establish local cooperative education coalitions to include mentoring, tutoring, and Instructor's Bureau.
- Provide alternate educational environments to include virtual and satellite classrooms.
- Provide public transportation vouchers for access to alternative educational environments.

- Increase public information and education of existing educational programs and options.
- Expand early intervention and pre-K programs to involve parents.
- Enhance options and resources for nontraditional students.
- Develop parent training to include independent living, life skills, parenting, literacy, and GED curriculum.
- Encourage incentives through T.O.P.S. qualification.
- Increase awareness of predatory lending, credit counseling, banking, home ownership, affordable nutritional meal planning, and family health care.
- Broaden prevention of addictive disorders to include substance abuse, gambling, and pornography in order to encourage mental and emotional health.

The key issues highlighted under **Employment and Economic Development** issues included public transportation, employment with a “living wage,” economic development efforts for rural communities, workforce skills, and support resources. Examples of solutions proposed included:

- Expand public transportation for job access to include alternate routes and non-traditional shifts and hours.
- Expand employment training, job readiness training, and employment options to include portable credentials and entrepreneurial models through a community-wide network or brokerage.
- Develop current, community-based market strategies and surveys of resources to result in creative and cooperative new business incentives.
- Develop local business “train the trainer” networks, mentorship programs, and supported employment services to include vocational training, traditional and non-traditional childcare and transportation services, as well as incentives and/or service vouchers.

The key issues highlighted under **Enhancing Community Assets** included a lack of supportive housing programs, such as group homes, transitional homes, addictive disorder and juvenile corrections rehabilitation, and neighborhood initiatives that include public/private/faith-based integrated/collaborative community efforts addressing education, employment, and social services. Examples of solutions included:

- Develop abandoned, adjudicated properties for supportive housing options, including educational and job training facilities.
- Develop and coordinate community transportation resources for educational, vocational, and supportive housing options.
- Establish local community coalitions to address cooperative education, economic development, and improved social equity strategies.
- Expand local commitment and utilization of community 211 Information and Referral Network to respond to community needs.

- Increase public awareness of community resources and educational and employment opportunities through a community bulletin board with broad-based commitment from public, private, and faith-based partners.

Solutions to Poverty strategies included forming a parish-wide Solutions to Poverty Coalition, advertising for community involvement (local government officials, schools, colleges, state department representatives, chamber/business groups, private citizens), and inviting community conversation attendees. The Coalition will use the priority issues and initial solutions identified during the community conversation as the basis for developing a plan and establishing goals by forming sub-committees to address issues.

Barriers that could impede progress included bureaucracy, lack of public awareness, community capacity for change (leadership), resource development, dedicated or recurring funding, ownership of community values vs. individual values and priorities, forward focusing vs. past accountability for blame, and perception vs. reality.

Region 8 Summary

This nine-parish region located in the northeastern corner of the state has a regional poverty rate of 19.3 percent, well above the national average. The rates range from 15.8 percent in Ouachita Parish to 32.6 percent in East Carroll Parish. The regional team responsible for supporting the establishment of local teams and organization of the community conversations included representatives from several community groups such as Catholic Ministries, the Louisiana Center Against Poverty, the Children's Coalition, and local YMCAs. Representatives also came from state and local agencies in the field of social services, education, health, higher education and public safety and corrections. Participation also was strong from the business community members, such as local chambers of commerce and economic development corporations.

The major needs identified at the conversations included:

- Improved education, which prepares children to succeed and to lead productive lives.
- Economic development resulting in family-friendly jobs with higher wages and benefits.
- Support for families, including access to health care, affordable housing, child care, information about available services, and financial planning
- Improved community infrastructure, including public transportation, better roads and recreational facilities.

The key issues highlighted under **Education** included inadequate early childhood education resources, which would require coordinated efforts to expand these services through grant-writing. Fragmented and limited training opportunities

could be improved by consolidating school systems and increasing the amount of technical training in high schools. Lack of parental involvement in educational institutions could be addressed by emphasizing outreach and adult literacy needs.

In the **Employment/Economic Development** issue area, the need for coordination between providers and employers was paramount. Participants concluded that the crime levels in certain areas should be addressed as an economic development strategy. Additionally, the development of apprenticeship programs could increase the relevance of job training efforts.

- Focus on marketing and community awareness and the need to develop a broad-based communication plan would help increase public knowledge of available services. Increasing school-based health centers and requiring financial counseling and education prior to the receipt of loans would improve access to capital and health.
- Create a change in the perception of poverty.
- Demand accountability and outcomes.
- Maintain long-term plans and monitor progress regularly.
- Recognize differences in parishes and develop plans according to each parish's respective needs.

Barriers that could impede progress were both tangible (such as lack of transportation or child care, bureaucracy, and low literacy levels) and intangible (such as apathy, unwillingness to cooperate, lack of public awareness, and lack of respect from those in power towards the powerless). The use of collaboratives and pooling funding would lead to a greater ability to leverage resources. Also, embarking on a campaign to increase public awareness through media, directories, and grass roots efforts would alleviate the challenges that these barriers create.

The Governor's Summit on Solutions to Poverty

The Governor's Summit on Solutions to Poverty took place on December 6-7, 2004 in Monroe. More than 900 people attended the conference, representing all regions of Louisiana. Also attending were representatives from the business, social service, education, workforce, and faith communities.

The theme of the Governor's Summit was "Engaging Ideas, Empowering People, Enhancing Lives." To assist in this effort, conference organizers brought in a number of national experts to make presentations on key areas of concern highlighted in many of the community conversations that were held around Louisiana. These national experts were paired with Louisiana experts and practitioners who added details, anecdotes, and expertise from their local perspective to further expand upon problems as well as potential solutions to poverty.

The Governor's Summit included a number of general sessions, an opportunity for the eight state regions to present the regional report of their respective community conversations, and breakout sessions that addressed various facets of the four general issue areas (enhancing education, employment and economic development, community assets, and family assets). The conference agenda and list of presenters appear at the end of this report in Appendix B.

Intended Summit Outcomes

Conference planners hoped to achieve the following outcomes through the Governor's Summit:

- 1) The Summit should empower citizens and encourage communities to work together to battle poverty in their regions. It is imperative to understand that more jobs, higher wages, and more money from the State are typical solutions, but should not be considered the only ways to reduce poverty.
- 2) The Summit will lead to the development of a State plan for fighting poverty using the ideas and promising practices generated in the community conversation process, as well as the work completed at the Summit.
- 3) Each State agency will be charged with contributing to the State's overall Solutions to Poverty plan, which will be developed in greater detail over time through this communications and network structure. State agencies will be directed to include anti-poverty objectives in their strategic plan and produce legislative recommendations.

- 4) A “Solutions to Poverty” Network will be created through Executive Order. Similar to the Healthcare Reform Panel, a team of individuals from each parish will meet once a year to review benchmarks and assess the State’s progress on fighting poverty. In addition, the Coalition will help convene an annual “Summit on Solutions to Poverty.” The importance of this is significant because fighting poverty is a long-term agenda. The Department of Social Services (DSS) can oversee this coalition and will create a database of all community stakeholders who participated in this year’s Summit. DSS will remain in contact with them on an annual basis.

Governor Blanco’s Charge to Summit Participants

Governor Kathleen Babineaux Blanco opened the Governor’s Summit on Solutions to Poverty with these remarks:

Poverty is everyone’s problem. It cuts across any line you can name: age, race, social, geographic or religious. Whether you are black or white; rich, middle-class or poor, we are ALL touched by poverty.

Its existence affects us all. Its continued existence should shame us all.

We’re here because we all know the problem is real. We see it, we hear about it, we live it. We want to change it. We feel a responsibility to improve our communities.

I’m here today; you are here today; we are all here today because each of us cares about a problem touching every part of our state.

Let me take a minute to thank Congressman Bill Jefferson and Senator Charles Jones for all the invaluable assistance they’ve provided.

Bill, Charles, thank you for your help with this summit AND for your longstanding efforts to solve the challenge of poverty in Louisiana.

I could stand here and rattle off statistic after statistic, indicator after indicator to describe the situation. We all know them so, I will settle for just one number: 20.3.

20.3 percent of Louisiana’s citizens – that’s one out of five -- live below the poverty level. That is the highest poverty rate in the nation. The highest rate in the nation.

When we planned this summit, I wanted something innovative to launch our state on a new journey toward drastically reducing poverty.

I know that government doesn’t have the all solutions that real solutions do not

come from the top down. Instead, the ways to end poverty come from all of us. We are part of the solution.

As I prepared for this summit, I kept thinking of the Prayer of St. Francis, which includes this:

**Lord, make me an instrument of Your peace.
Where there is hatred, let me sow love;
Where there is injury, pardon;
Where there is doubt, faith;
Where there is despair, hope;
Where there is darkness, light;
And where there is sadness, joy.**

In that prayer, I hear a call to serve the call to serve our fellow men and women, to lift up the less fortunate: The call to improve our communities and our state.

I see all of you gathered here for two days of work and sharing and I hear that prayer echoing in this room. I hear the call to sow hope, light and joy. I hear the call to change lives and communities.

The focus of my administration has been to develop Louisiana's economy, continue strengthening our schools and improve the state's health care system.

Those are the three pillars of building a better Louisiana and eliminating poverty and they are all intertwined.

Yes, I am working hard to improve life in Louisiana. That's what you elected me to do. Develop the economy, continue improving education, reform the health care system. Those are the foundations of a better Louisiana.

Our challenge is immense and may sometimes seem daunting, but we are succeeding. We are building a better Louisiana.

We eliminated two regressive taxes to help build our economy, and it is working. We've brought new jobs to the state, quality jobs with health care benefits. Jobs that support families. From the Union Tank Car plant in Alexandria to the new Roy O. Martin plants near Natchitoches and Oakdale.

Bringing our hard-working citizens quality jobs – ones with good pay and health care benefits – lifts families and communities out of poverty.

While we are creating quality jobs we are also creating better schools.

Recent test and school performance scores show our rigorous accountability program is producing dramatic improvements to our schools. I'm making sure

the state invests in LA-4, our early childhood education program for at-risk children, and I will continue to expand that vital effort.

Someone once told me something that sums up the importance of education to solving this challenge. Educated people just refuse to be poor.

Think about it: Every educated person is not rich, but almost every educated person has a job and a way out of poverty. So education is a fundamental solution to poverty.

Strong schools full of students prepared to learn and staffed with talented, empowered educators create class after class of educated young men and women ready for success in the modern economy.

Teaching our children and training our adults is essential to pulling people, communities and our state out of poverty.

But quality jobs and good schools are only part of the solution.

An efficient, effective health care system will deliver quality care to our students and our workers. I don't need to remind you, a sick child can't learn and a sick parent can't earn.

We must spend our health care dollars better and my health care reform task force is looking for ways to improve how we care for our citizens.

These are my values to strengthen and lift Louisiana families: quality jobs, strong schools and a better health care system. These are family values.

I will continue to use these values, our values, to lift communities to benefit all of Louisiana; not just a privileged few.

I will not use values as a wedge to divide communities but as a force to unite them; to improve them.

My values, our values, aren't about pointing fingers. They are about offering a helping hand.

The successes we've seen in this first year of my first term are just a start. I will build on them, but I know government is only part of the solution. I know that change, real change, must come from the ground up.

A wise man once said that "the impersonal hand of government can never replace the helping hand of a neighbor."

That's what this summit and the dozens and dozens of community conversations

that preceded it are all about.

I said before that this is a new kind of summit. It's new because we reached out and listened. Over the past few weeks, all over the state, almost 4,000 folks gathered in community conversations. From Orleans to Caddo, from Cameron to East Carroll, real people talked about real problems and worked on real solutions.

At this summit, you will hear about those real solutions.

Mack McCarter of Shreveport-Bossier Community Renewal will describe how his group builds havens of hope that are transforming that area's most-troubled neighborhoods.

I know we can meet our challenge of solving poverty because I've been to Shreveport and seen firsthand how committed people like Mack and his group can empower the downtrodden and lift entire neighborhoods.

Mack is here today. Would you please stand? Mack, you are part of the solution.

I urge all of you to hear Mack's presentation later in the summit. Folks from states across the nation have made the pilgrimage to Shreveport to learn how this community renewal effort is transforming communities.

This is a homegrown project that I want to see working all across our state.

At this summit, you can hear from Tom Costanza about Café Reconcile in New Orleans, a restaurant operated by former inmates and graduates of substance abuse treatment programs. These men and women rebuild their lives, through work, running a business and serving others.

Café Reconcile, founded by Father Harry Thompson and backed by the Catholic Church, is a fine example of faith-based programs lifting communities as they transform lives.

Tom is here today. Would you please stand? Tom, you are part of the solution.

We will also hear from Jackie Perks who runs Jobs for America's Graduates right here in Monroe.

Jackie's program helps keep young people in school until they graduate and helps them prepare for careers in the workforce or continuing to higher education after they graduate.

Jackie, would you please stand? Jackie, you are part of the solution.

The key to breaking the cycle of poverty that grips so many in our state lies in the hands of people like Mack and Tom and Jackie. It lies in each of our hands.

The solutions are found among individuals working in communities all over the state building and mentoring, tutoring and teaching.

The responsibility lies here, with us.

**We are part of the solution.
You are part of the solution.
I am part of the solution.**

We are all here because we take ownership of this challenge. We are not here to learn how to offer handouts or giveaways. We're here because we know that taking responsibility for our own lives and for our own communities empowers us to develop solutions to poverty.

This summit is a beginning. Just a beginning.

We will develop a plan of action that keeps our momentum going. The plan will be based on ideas and practices developed in community conversations and during our summit.

I am ordering each state agency to contribute to a state blueprint on fighting poverty. This blueprint will allow the state to efficiently focus its efforts on this challenge.

I will appoint a Solutions to Poverty Coalition to meet on a regular basis and to make an annual review of state efforts to solve poverty.

This coalition, the Solutions to Poverty Enterprise Network, will link public officials and private citizens as they help communities in their efforts.

I remind you that government is only part of the solution.

Producing this summit and continuing to coordinate communication among people meeting this challenge is one of the best ways government can help.

I'll finish by reminding you that government can never replace the helping hand of a neighbor.

Remember our mantra:

We are part of the solution.

You are part of the solution.
I am part of the solution.

Summaries of Summit Sessions

The following is a brief summary of some of the expert presentations that were made at the Governor's Summit on Solutions to Poverty.

OVERVIEW OF POVERTY IN LOUISIANA

Ann Williamson, Secretary, Department of Social Services

Yes, we in Louisiana are facing many challenges, as Dr. Jones has just painted this very terrifying reality. What can I say or do to respond to this frightening picture?

Governor Blanco has so eloquently stated we are all here today because we all care about this problem that is touching Louisiana. Because we do care, we *must* all be part of the solution. Because we care, we *must* be willing to give our time, our energy, our resources and our commitment.

In a very personal sense, this issue touches me and causes me great cause for concern, just as I'm sure it does you. I have been very blessed in my life. From growing up in a loving family in Thibodaux to starting my own family here in Baton Rouge, I have come to appreciate the needs of all of Louisiana's most needy children and adults.

What parent among you doesn't want the very best for your child? I, like you, would tackle all obstacles to provide for those that I care about, and we must take this same posture and assume responsibility for our most vulnerable citizens. We all have children or grandchildren, nieces or nephews, friends or neighbors. And, we want them all to reach their dreams.

Three months ago, my husband Tyler and I became first-time parents of twin daughters. The expectations and hopes we have for them are not much different than those I have for all of our state's children, particularly those who are growing up in poverty.

A colleague recently presented my daughters with the book, "The Giving Tree," by Shel Silverstein. Ironically, it was also my favorite as a child, and I have often reflected on its true meaning.

"The Giving Tree" offers a tender message that is touched with sadness and aglow with consolation. It is a story about a relationship of give and take between a boy and a tree throughout both the tree's and the boy's life span. Making the

boy happy makes the tree happy, but with time it becomes more challenging for the generous tree to meet his needs.

This parable contemplates the long-term commitment by the tree to the little boy. Just as the tree strives to make life better for him, I envision that we must extend a similar commitment to our children and families.

We are not going to see immediate results, but we must begin planting the seeds for tangible solutions. I think we have begun moving toward that goal.

Shortly, you will hear reports from the community conversations that were held in October and November throughout the state. The information shared during these local conversations should be considered as we identify the “trees” in our communities. We will learn which ones are flourishing and which are in need of cultivating.

Tomorrow morning, you will participate in sessions about enhancing education, enhancing employment and economic development and enhancing community assets.

With the information you glean from these sessions, we can begin to branch out into areas that will lead to the Governor’s vision of improving life in Louisiana for all our families, children and individuals.

After attending these sessions, we will come together Tuesday afternoon in a wrap-up session and then conclude by considering the next steps that are needed.

One first step will be to house the Solutions to Poverty Enterprise Network in the Department of Social Services. This will link public officials and private citizens as they help communities in their efforts.

Just as the Giving Tree gave unconditional love to the little boy, I pledge DSS’ continued commitment to the state’s children and families. But, we are only part of the solution.

I’m reminded of Juvenal’s commentary on poverty: “It is not easy for men to rise whose qualities are thwarted by poverty.”

It is not easy but it is not impossible, either.

We’re here now to face our challenges head-on and identify ways for those thwarted in poverty to escape. We must all join Governor Blanco’s call to provide adequate health care, living wages and better employment opportunities.

We can never rest until all the children and adults who live in poverty have escaped, just as the compassionate Giving Tree would never have been satisfied if the boy's needs went unfulfilled.

At the Department of Social Services – just as at other departments like Labor and Education – we are giving our citizens the tools they need to build a stronger Louisiana. Our Strategies To Empower People is designed to help families move toward financial independence in a way that bolsters their self-worth and leads them to be contributing, productive citizens.

Along with others, like the Department of Revenue and community organizations, we are educating our citizens about the Earned Income Tax Credit, a tool for low-income taxpayers to improve their economic positions. The Brookings Institute calls the EITC the single most effective economic support available to lift families out of poverty.

Recent statistics show that \$80 million in tax credits went unclaimed in Louisiana, with the average claim being \$1,200. These are dollars that could have been used for purchasing a home or providing for transportation needs.

Just as the Giving Tree commits to the little boy her apples and branches to provide security and a home, we at DSS continue to endorse programs that provide stability for low-income families and their children. Head Start is a comprehensive family-focused child development program that offers education, health (including medical and dental assessments and nutrition), parent involvement and social services.

The Governor and Dr. Jones agree that quality education is critical in moving our citizens out of poverty. The state's pre-K program that prepares 4-year-olds for learning opportunities is the beginning to take root. This program has moved them from the bottom of the national scores to near the top. Louisiana is at the head of the class when it comes to providing early education for children, which positively influences academic achievements throughout their education.

Although the state's government agencies are working in a collaborative effort to improve our communities, we must be supported by all of you in the local communities.

Government cannot act alone. All of us, from law enforcement to faith-based organizations to local community leaders must come together like you did in the community conversations, moving forward and focusing on those families and children who have not experienced the Giving Tree's unconditional offerings.

All of us – rich and poor – share in the costs of poverty. We also will share in the benefits if poverty is reduced or eliminated.

I am concerned and yet encouraged about what is ahead for our great state. I support the Governor's vision of improving our economic climate, providing quality health care and upgrading our educational system.

Yes, the challenges are great. But so are the opportunities. We have so much to offer and so much to give.

The Giving Tree gave as long as the boy had needs. She looked into herself and found ways to meet those needs.

We must also constantly look at our opportunities to give, challenge ourselves and identify the Giving Trees in our community. While making the boy happy makes the tree happy, with time it becomes more challenging.

As the boy in "The Giving Tree" grew older, his needs demanded more of the tree. She never hesitated to provide what he needed. From her apples to her branches to her trunk, she always found a way to meet his needs.

Even when the tree thought she had nothing left to give, the boy whispered that all he needed was a stump on which to sit.

Please join me in accepting the challenge of "The Giving Tree," supporting Louisiana's children and families and be a part of the solution.

As my book concludes, "And the tree was happy."

Policies and Initiatives to Combat Poverty

Jodie Levin-Epstein, Center for Law and Social Policy

The call to the first annual poverty summit stated that "poverty affects all of us... Louisiana has the *highest* poverty rate in the country. It is time we work together on solving this problem." Solutions to Poverty include prevention, wages that work, and measures that matter. In Louisiana, 16 percent of all births are attributed to teenagers. Only five other states in the country have a worse teen birth rate. Preventing premature parenting is vital to solving poverty.

Other solutions include service learning programs and early childhood interventions. In Louisiana, 4.4 percent of hourly-wage workers earn the minimum wage or less and 33.3 percent of jobs pay below poverty. A few efforts to increase minimum wages include recent ballot initiatives in Florida and Nevada, a 2002 effort in New Orleans, and consideration by the 2004 Louisiana Legislature.

Measures that matter include a self-sufficiency standard that asks, “At what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?” Challenges include setting challenging goals and a bold vision.

ENHANCING EDUCATION WORKSHOPS

Fostering Job Opportunities Through Adult Learning

This panel consisted of Dr. Dennis Jones from the National Center for Higher Education Management Systems and Cheryl King from Kentucky Council on Postsecondary Education. Dr. E. Joseph Savoie, Commission of Higher Education for Louisiana, served as the state expert. Two representatives from Adult Learners Initiating Voices for Education (ALIVE) spoke on behalf of recipients of adult learning services in Louisiana. Dr. Lisa Smith-Vosper of the Board of Regents facilitated the discussion.

Dr. E. Joseph Savoie began the discussion by laying the foundation for changing the way adult learning services are provided in Louisiana. He stated that there were no “silver bullets” to solve the State’s fragmented system of the delivery of adult learning services. He argued that education is the key to the State’s success in many areas valued by the Blanco administration, such as economic development and improved health care. According to Dr. Savoie, it is critical that the State address these issues as it moves from a resource-based economy to a knowledge-based economy.

Dr. Savoie talked about two initiatives launched by Governor Blanco that will be instrumental to the provision of better services. The first initiative is the Adult Learning Task Force, which was developed by a legislative resolution. The second initiative is the High School Redesign Commission, which was developed by the Governor’s Office, in conjunction with the Board of Regents and the Board of Elementary and Secondary Education. He also stated that the Enterprise Management Team used by Governor Blanco will assist in breaking down silos between the different agencies and providers of adult learning services.

Governor Blanco asked Dr. Savoie to Chair the Adult Learning Task Force. The task force was asked to inventory adult learning offerings in the State and find ways to integrate and align adult learning services. The Task Force has five primary goals:

- 1) Establishing education as a key component to economic development in Louisiana.
- 2) Improving education attainment by all Louisiana residents.
- 3) Increasing availability of access to meaningful learning opportunities within Louisiana.
- 4) Creating a single system of adult learning.

- 5) Creating greater awareness of the importance of adult learning among Louisiana's employees and employers.

Dr. Cheryl King talked about the Kentucky system and how that state has been successful in the area of adult learning. She noted that Kentucky and Louisiana had many things in common, such as similar demographics, low demand for employees, and an urgent need to do something radical. Kentucky formed a task force and with the help of the National Center for Higher Education Management Systems (NCHEMS), that state was able to develop a strategic plan to address adult learning in Kentucky. Its task force came up with two policy statements that guided their work:

- 1) Adult literacy is the fundamental barrier to every major challenge faced by adults today.
- 2) The State must address literacy in all dimensions and agencies of Kentucky.

Dr. King outlined some lessons that Kentucky learned and noted that Kentucky:

- 1) Used marketing (TV and radio) to focus citizens on the difference education can make.
- 2) Implemented a state-wide web portal.
- 3) Engaged businesses in workforce training.
- 4) Created "Go Higher in the Community," an initiative that encouraged local or regional areas to find solutions to the adult learning problem.

Sharon Gabrielle of ALIVE spoke about their personal experiences as recipients of adult learning services. Ms. Gabrielle gave specific recommendations for improving adult education delivery in Louisiana, including:

- 1) Adult learners should receive financial support as they transition from the GED into post-secondary education.
- 2) Adult learners who were incarcerated and are pursuing a GED need additional help with their probation officers and the court.
- 3) Adult learners who have successfully completed their program should get involved and help other adult learners who are coming through the program.
- 4) Adult learning services should be made available at all times of the day, particularly evenings and weekends for those who work.
- 5) The State should build additional incentives into attending adult learning classes and make the incentive easy for the average person to understand.

The final speaker was **Dr. Dennis Jones**, who described four conditions a state must have in order for reform to occur. First, the reform model must have explicit goals, with expectations and rewards. Second, the focus must be on the individual and not the program providing the service. This is important as policymakers determine how funding is distributed and how it flows. Dr. Jones suggested putting federal money into particular programs and letting State

funding fill the gaps. Third, Dr. Jones suggested creating a system and policy environment where providers of adult learning services will have an interest in addressing the problems within the system, addressing the state as a whole and not in fragments. Finally, communities should be empowered to take local ownership of the adult learning services in their community.

Increasing Positive Outcomes from Early Childhood through Adolescence

Elizabeth Drame, National Teacher Education College, **Kyle Scafide**, I CAN Learn Education Systems, and **Douglas Quiett**, Center for Child and Family Studies, served as national experts on this panel. **Billy Stokes** from the Rockhold Research Institute and **Tom Washington** from Early Childhood Supports and Programs served as local specialists.

The Louisiana district performance scores for 2002-2003 in child development are made up of each parish's DPA scores, with one star being the lowest and five stars being the highest. The majority of the parishes received either one star or two stars. Only six parishes received a score of three stars. In West Feliciana Parish, 38.7 percent of students scored in the first quartile on the 1988 CAT Core. In the same parish, 14.6 percent of students scored in the first quartile on the 2000 IOWA Core. The percentage continued to drop — 7.1 percent of students in West Feliciana Parish scored in the first quartile on the 2002 IOWA Core. The number of children in school programs in West Feliciana Parish declined steadily between 1997 and 2002, from 186 children in 1997 to only 18 children in 2002.

The Perry Preschool Project found that 71 percent of preschool participants graduated from high school, while only 54 percent of non-preschool participants graduated from high school. The project also found that non-preschool participants were more than twice as likely to be on welfare by age 27. In the 2002-2003 school year, 77 percent of LA 4 students qualified for a free lunch, while 15 percent qualified for a reduced lunch. In 1999, there were only 22 parishes in Louisiana with national average IOWA scores. In 2000, 29 parishes in Louisiana had national average IOWA scores. In 2001, the number rose to 32 parishes scoring the national average in the IOWA exam to 39 Louisiana in 2002. In 2003, 46 parishes scored the national average in the IOWA. In 2004, the number had risen to 55 parishes scoring the national average on the IOWA exam.

Tom Washington described the Early Childhood Supports and Services program, which includes services and supports to young children ages 0-5 and their families who are at risk of developing cognitive, behavioral, and relationship difficulties. Six parishes participated in this program between 2002 and 2004 -- St. Tammany, DeSoto, East Baton Rouge, Lafayette, Ouachita, and Terrebonne. Three new sites in 2004-2005 include Delta parishes (East Carroll, Madison,

Richland, West Carroll), Acadiana parishes (Iberia and St. Martin), and Orleans Parish. Three components of early childhood supports and services are staffing, emergency funds, and an infant mental health program. The multidisciplinary, multi-agency Collaboration Project is a group of stakeholders made up of more than 400 agencies, not-for-profits, faith-based organizations, and other groups committed to the well-being of young children and their families.

Goals of Temporary Assistance to Needy Families (TANF) include promoting job preparation, work, and marriage; reducing out of wedlock pregnancy; and promoting the formation and maintenance of two-parent families. Funds for TANF are for non-recurrent, short-term intervention such as child care, housing, school supplies, and transportation. Infant mental health deals with behavioral difficulties, tantrums, aggression, PTSD, enuresis, encopresis, sleeping, and feeding difficulties of children ages 0-5. Child psychiatrists, psychologist, clinicians, and case managers make up the infant mental health team. The top five child risk factors include aggressive behavior, oppositional behavior, overactive behavior, distractible behavior, and impulsive behavior. The top five parent risk factors include unplanned pregnancy, chronic psychiatric disorder, substance use disorder, unresolved grief, and chronic trauma. The top four family risk factors include marital conflict/partner violence, instability of structure and routines, isolation, and safety. Agencies are collaborating to enhance the care system. It is important to note that intervening with families in the early stages of parenting is likely to result in positive long-term outcomes. The Early Childhood Supports and Services Program gives a large amount of credit to the Children's Cabinet, Louisiana elected officials, Department of Social Services, Division of Administration, Department of Health & Hospitals, and the more than 400 individuals, agencies, and organizations that comprise the local ECSS Networks.

A key question is how to provide the best teachers for the children who need them most. About 80 percent of the nation's land is considered to be rural, and roughly 20 percent of the nation's citizens live in these areas. Non-metro areas are greater in the south and northeast than any other region in the country. In 2001, non-metro child poverty rates were 20.2 percent.

According to the National Assessment of Educational Progress (NAEP), the performance gap for reading achievement in 4th grade high vs. low poverty students was 29 points and 21 points for 8th graders; only 11 percent of poor 4th graders were proficient/advanced compared to 36 percent of other 4th graders, and 14 percent of poor 8th graders compared to 33 percent of other 8th graders. Poverty rates in rural areas are as high as in urban areas, particularly in Appalachia, the Mississippi Delta, southeastern and southwestern United States, and the Great Plains, with poverty being a significant risk factor in attempts to obtain a quality education. Low educational attainment increases the risk of remaining poor as adults. The *No Child Left Behind Teacher Quality Requirements* were offered as a solution to help combat the impact of poverty on

educational achievement. Southern states generally were considered to have “low teacher quality.” In Louisiana, 27.3 percent of all public elementary and secondary students live in a rural area. It is difficult to attract and retain highly qualified teachers for rural schools due to low salaries, social, professional and geographic isolation, inadequate housing, poor economic health of the community, and the expectation that individuals teach multiple subjects. Alternative certification -- a method for career changers and other committed individuals to earn certification while teaching in a classroom -- was introduced as a measure to attract qualified teachers.

ENHANCING COMMUNITY ASSETS WORKSHOPS

Reducing Neighborhood Crimes Through Positive Interventions.

This panel consisted of Rochelle Perry from the Safer Foundation, Howard Pastorella from the Christian Intervention Program, and Gail Tate from the Louisiana Family Council.

Howard Pastorella gave a brief presentation on the Christian Intervention Program for the chemically dependent. This program consists of 20 lessons taught over a 20-week period covering many topics, not just substance abuse issues. These topics range from parenting, financial freedom, developing respect for law enforcement, building self-esteem, developing Christian character, and coping with problems of life. This national program has had some positive effects on the community. For example, the Lake Charles District Office of Probation and Parole uses the program as a form of sanction for minor violations in lieu of revocation and returning to jail. This program has proven effective, and the one-time fee of \$20 makes this program extremely affordable. When clients complete the program, they participate in an actual graduation ceremony, which seems to help build their self-esteem because family and friends can attend the ceremony.

Within the U.S., 6.9 million people were on probation, in jail or prison, or on parole by the end of 2003. Between the years of 2000 and 2001, the Louisiana state inmate population grew by 869 offenders (2.5 percent). A few re-entry issues for people with criminal records include high-density re-entry communities being high poverty communities, staples such as treatment, housing, employment services, family reintegration not being available, and a statewide system not being in place to allow for re-entry planning.

Rochelle Perry described the work of the Safer Foundation, which is used across the State of Illinois. The mission of the Safer Foundation is to reduce recidivism by supporting, through a full spectrum of services, the efforts of former offenders to become productive, law-abiding members of the community. The number of clients for the foundation has doubled between 2000 and 2004. The

program is designed to assist individuals moving from incarceration back into the community. Program staff members feel that to be successful in changing directions in the lives of their clients, the clients need support and assistance ranging from housing and drug treatment to education and job placement and retention. Program staff members provide an assessment through personal interviews to assess clients' strengths and barriers to employment. They also help to develop an individualized plan of action that connects clients to needed services, which can include job placement, shelter, food, medical care, mental health services, and substance abuse treatment. The Safer Foundation has innovative educational programs to increase literacy and help clients obtain GEDs and basic life skills. It provides pre-employment training, job referral and placement, and post-placement follow-up. It also provides continuing education and support groups for life skills in such areas as anger management, parenting skills, and HIV prevention. The Foundation maintains personal contact with clients and offers support and problem solving assistance during the first year of transition. It provides secured residential transitional centers on behalf of the Illinois Department of Corrections. The purpose of these centers is to give offenders the opportunity to transition to community and employment prior to release in order to improve the likelihood that they will be productive, law-abiding members of the community.

The Safer Foundation also organizes and facilitates a community-wide Council for the Reduction of Recidivism through Employment. The Council includes more than 50 members, senior executives from community organizations, business, politics, and academia.

Gail Tate described the work of the Louisiana Family Council, a community organization based in Monroe. Its program is designed to assist ex-offenders in transition from incarceration to living free in society. The Council works hand in hand with several local faith-based organizations. It partners with employers and correctional facilities to provide job training and life skills prior to release and later assists with transitional housing. The Council offers classes on relationships and parenting skills, encourages marriage counseling, and even assists individuals in exercising their right to vote. One of the Council's biggest challenges involves employment issues. Nevertheless, it has been able to secure employment in the community for ex-offenders. Most of the Council's programs are funded by federal grants.

Encouraging Civic Investments in Communities

Panelists included Roy Alston from the Xavier University Center for Regional and Ethnic Equality, Mack McArthur, Senior Pastor for Christian Church congregations and Coordinator of the Shreveport-Bossier Community Renewal, and Patricia Robinson, Local Initiatives Support Corporation (LISC), Baton Rouge.

Roy Alston spoke about his experience working on a grant funded by the Ford Foundation for the City of Baker and City of New Orleans to develop initiatives for poverty and economic development. Mr. Alston noted that “civic” implies giving something back to the community; people naturally like to give. Realizing the potential of individuals in the neighborhoods is the essence of what “community” means. To invest in the community means giving up something to make something else better.

Mr. Alston described some of the challenges communities had to face, including cultural challenges, racism and systematic segregation, misperceptions, materialism, personalities and politics, and community volunteer burn-out. He cited what he called “transformational truths” – how unwritten truths and standards affect the community. He also encouraged participants to understand the stages of community life:

- The waiting place
- Impasse
- Catalytic
- Growth
- System/Renew

Mr. Alston said that participants must recognize what stage their communities are in so that they can know how to help them move forward.

Mr. Alston cautioned that ideas and programs that work in one community may not work in another. Participants may need to patch things from different programs that worked. He also offered other helpful advice to help participants encourage more civic investment, including:

- Accepting informal and formal civic strengths.
- Recognizing that the political agenda may have already been set.
- Finding areas of trust to connect different systems.
- Understanding that opportunities need time, patience, change, focus.
- Learning from failures.
- Moving past personalities and focusing on funding good works, not personalities.
- Listening to the whole community, not just the “godfather/godmother.”
- Sharing information.
- Devoting financial resources.
- Looking at civic structures based on race.
- Remembering that people work better where they have a vested interest.
- Recognizing that responsibility is a social contract for all.

Mr. Alston closed by urging participants to generate hope, aspirations, and vision, to have courage and conviction, and to build on common ground. He reminded listeners that institutions are about people and to focus on the question: “Can I help somebody?”

Mack McCarter spoke about the efforts the cities of Shreveport and Bossier are taking in seeking to work out some philosophic truths and concepts. Those cities are beginning to develop a social technique on how to provide opportunities for every person to reach his or her best.

Mr. McCarter asked how we arrest the disintegration process and then rebuild the community. Although lots of new programs exist, cities are not necessarily better off and communities are not safer. Mr. McCarter noted that cities needed to be able to “clean” the pathology that affects them. In short, he said, we need a transformational system. Mr. McCarter stated that we need to find a way to take existing programs and put them in a transformational system that can actually produce “social capital” -- a system where people are measurably, systematically, and practically connected together.

He said that Shreveport-Bossier use the power of friendship. Every city rests on a foundation of relationships, Mr. McCarter said, noting that we must give attention to relationships and invest in relationships. Economic capital, he said, rests on social capital, so we must work to find a way to rebuild social relationships. In Shreveport-Bossier, Mr. McCarter said that some 300,000 people need to be reached. In his view, 299,000 want to be friendly, 1,000 want to hurt others, but those 1,000 receive most of the services. The capacity for caring for another human being is what we share in common. There is much diversity, and we celebrate diversity. But we must concentrate our focus on what we have in common.

Mr. McCarter challenged participants to know who is on the “caring team.” He noted that in Shreveport-Bossier, people signed a “caring” card, demonstrating their common commitment to care for one another. They recruited volunteers to rebuild friendships block-by-block, such as by having a party and re-meeting neighbors. “We can e-mail people in Berlin, but we do not know who lives two houses down from us,” McCarter said. Finally, they recruited, trained, and funded people who moved into the highest poverty level areas in Shreveport. They helped build community rooms and are beginning to rebuild the infrastructure of that city. Mr. McCarter noted that crime has gone down 60 percent in those areas.

Patricia Robinson talked about LISC’s mission: Improving Local Community Development Environments. Through local programs that it establishes in selected cities and regions throughout the country, LISC works to build environments in which community development corporations (CDC’s) can be successful -- environments characterized by partnerships among local LISC

programs, community organizations, local foundations, private industry, and state and local governments. The cooperative efforts of these partners ensure that CDC's have access to the resources they need to produce physical redevelopment results with enough scale and impact to stimulate permanent community renewal. LISC operates in 11 communities throughout Louisiana.

Because what works in a community is unique to that community, Ms. Robinson encouraged participants to find their own best practices. What works in another community is unique, but she noted that communities might want to use part of what others have done.

She said that LISC can identify resources and effective practices, and can help activists to create their own neighborhood organization. LISC can provide training in how to do housing and commercial development.

Ms. Robinson asserted that communities must develop a plan – one that describes what participants envision their area would become. Such a plan is needed to obtain funding and assistance, she said, and ought to include some of the following information:

- An implementation plan.
- A description of where the community is today, including rates of unemployment, poverty, crime, and the like. Ms. Robinson noted that a community must know where it is to be able to change.
- Neighborhood indicators, such as those that indicate strengths (e.g., students attending school, people coming back and buying homes in the neighborhood, starting/buying businesses, etc.).
- Documentation of other good qualities of that neighborhood. Ms. Robinson suggested going door to door to find out community perceptions of what residents hope to change.
- A plan for changing the status quo – such as tearing down abandoned houses, widening streets, adding parks, and the like.

Ms. Robinson said that the goal of this process is to identify community transformation upon which all can agree. LISC is a resource provider and an intermediary only. The community is affected by the outcome, and it cannot have that outcome without the involvement of the citizens. Ms. Robinson encouraged participants to engage and invest in people in order to produce change.

Engaging Government and Foundation Resources in Faith-Based Initiatives and Utilizing Faith-Based Initiatives to Harness Community Assets

The Faith-Based track of the Governor's Summit on Solutions to Poverty was comprised of two panels of experts who discussed Utilizing Faith-Based Initiatives to Harness Community Assets and Engaging Government and

Foundation Resources for Faith-Based Efforts. The panelists represented various aspects of the faith-based initiatives movement from federal funding sources, foundations, nonprofit organizations, religious organizations, and universities. The panelists also represented a multitude of diverse religious backgrounds and affiliations.

The panel on Engaging Government and Foundation Resources for Faith Based Efforts featured **Teresa H. Chappell**, from the U.S. Department of Housing and Urban Development's (HUD) Atlanta office, who explained in detail the process for applying and competing for HUD grants. Ms. Chappell also described the major mistakes that organizations make when seeking funds. She invited all participants to attend a free regional HUD training course. **Dr. Beverly Divers-White** from the Foundation of the Mid-South explained that the Foundation is looking to invest, finance, and fund innovative projects in Louisiana. Dr. Divers-White explained the proper procedures to follow when developing a proposal for funding, as well as spelling out the do's and don'ts for seeking funds from the Foundation. **Reverend Willie Gable** with New Orleans Progressive Baptist and Ruach Inc. took a different approach with the participants. His organization was formed from meager beginnings, with no operating funds, and he spoke about how it became a multi-million dollar entity that has learned the art form of competing for the grant dollars. Rev. Gable gave specific tips on how to acquire and maintain funds.

The Utilizing Faith-Based Initiatives to Harness Community Assets panel and discussion was just as lively and informative. **Ruby Woodard** of Ready4Work in Houston, Texas provided insight into the art of involving and engaging local communities in addressing barriers such as poverty. She spoke of her community's initiative to address the reintegration program after incarceration, and how her community is taking a holistic approach to addressing poverty. **Crystal Jones-Taylor**, from HUD's New Orleans Office, described HUD funds that were available in this area. She provided information and materials and promised to include attendees' information on HUD's contact database. Representing Catholic Charities Archdiocese of New Orleans, **Tom Costanza** informed the attendees that Louisiana has the largest number of faith-based organizations in the country. He listed what organizations and churches must do in order to eradicate poverty in Louisiana, including the need to listen to the communities because there is hurt in all of them, bring the community together, encourage family values, and value racial and ethnic diversity.

ENHANCING FAMILY ASSETS WORKSHOPS

Building Wealth Through Financial Independence

Mike McBride from the U.S. Internal Revenue Service and **Deborah Ortiz** from the Children's Defense Fund served as this panel's national experts. **Audrey**

Cerise of ASI Federal Credit Union and **Scarlett Duplechain** from Bank One served as this panel's local specialists.

Two major federal tax benefits for low-income workers are the Earned Income Tax Credit (EITC) and the Child Tax Credit. EITC is a federal tax benefit to help low and moderate income workers increase their financial stability. The EITC was enacted by Congress in 1975 to reduce the tax burden on low-income workers, supplement wages, and to make work more attractive than welfare. Studies have shown that an increase in the number of working single mothers can be attributed in part to EITC. The EITC has provided credits of up to \$4,204 for working families with less than \$34,692 in income for tax return year 2003, and more than 20 million working families and individuals received \$36 billion in EITC refunds during 2003 for tax year 2002 returns. Currently, the EITC helps lift more children out of poverty than any other social program and has helped working families exceed the poverty line. There is a greater need for action because too many eligible workers fail to claim the credit, and a large percentage of EITC returns are filed through paid preparers. Families with lower incomes, a history of welfare receipt, larger families, and whose first language is not English are less likely to claim the credit.

The child tax credit supplied \$1,000 for each qualifying child in 2004. It is partially refundable and families can receive both credits in the same year. Awareness and education about the tax credits can be provided by social service agencies, employers, non-profit groups, and the media. Experts believe that education and awareness are critical to the success of these programs.

A credit union is a cooperative financial institution that is both owned and controlled by the people who use its services. The profits that are made are returned to the members of the credit union in the form of dividends. A credit union is not governed by a group of stockholders, but a volunteer board of directors. Credit unions believe members should be able to pool their money and make loans to each other. CDCU's (Community Development Credit Unions) are credit unions that serve low income people and communities. By creating alliances, banks, CDCU's, and government agencies have found success in assisting low-income individuals and families. There are credit unions and CDCU's that exist all over the country. The Self-Help Credit Union in Durham, North Carolina offers programs to buyers with weak credit. Self-Help allows them to build financial security and also gives them a stake in their communities. More specifically, about 80 percent of a historically African-American neighborhood in Durham (Walltown) had become rental property. In 1995, Self-Help led a public-private initiative to improve the entire condition of the neighborhood. As a result, over 43 families have become homeowners. The Alternatives Federal Credit Union in Ithaca, New York helps people with a low-income to network and strengthen community resources. The goal of the Bethex Federal Credit Union in the Bronx is to provide credit union membership and loan services to the non-banking people who rely on check cashing services.

The ASI Federal Credit Union offers individual development accounts (IDA) that are designated for three purposes: post-secondary education, home ownership, and micro-enterprise. ASI also offers mortgage loans for first time buyers. The Community Reinvestment Act has had tremendous impact on low-income buyers. The Act “encourage[s] depository institutions to help meet the credit and financial needs of the communities in which they operate.”

Developing Inclusive Initiatives to Meet Housing and Community Needs

This panel featured **Phil Eide** from the Enterprise Corporation of the Delta and local specialists **Steven Bingler** of Concordia LLC and **Scarlett Duplechain** from Bank One.

The primary purpose of Opportunity Lands Corporation (OLC) and Southern Community Development Corporation (SCDC) is to develop affordable housing for very low- and moderate-income families to develop commercial and industrial real estate for economic development and job creation in Arkansas and the Mississippi Delta. Goals of OLC and SCDC include the ability to operate as a self-sufficient entity, having at least one project in the pipeline, and senior housing that ranges from cooperative housing to affordable housing. OLC and SCDC will focus development in cities within a 75-mile radius of where Southern Development has a positive local presence. Market studies are critical prior to development. USDA, Fannie Mae, and HUD are considered to be potential funding sources.

Creating Accessible and Efficient Transportation for Urban and Rural Communities

This panel featured Margy Waller, a transportation specialist with the Brookings Institute, and Dale Robicheaux, Bynet Rural Access Transportation.

Margy Waller discussed the numerous transportation challenges that low-income Americans face. In particular, she discussed how a lack of transportation presents a significant barrier for many low-income Americans to get to work, let alone run necessary errands.

The increasing decentralization of population and employment has exacerbated transportation challenges for the poor. Ms. Waller argued that many bus lines along traditional commercial corridors are no longer adequate to transport low-income adults because many of the businesses that employ them no longer are located along these commercial corridors. As a way to address this changing landscape, Ms. Waller recommended fostering more car ownership programs for the poor. Cars remain the fastest and most reliable means of getting around.

Having access to a car can open up many business and social opportunities to low-income adults. Ms. Waller stressed that cars should not be the only transportation option considered for the poor, but that car programs should be developed alongside more traditional modes of public transportation.

Dale Robicheaux described his transportation business, Bynet Rural Access Transportation, which operates in several parishes in South Louisiana. His company provides rides primarily for the elderly, sick, and disabled, and his operations primarily are funded by public dollars. Mr. Robicheaux discussed the work of his company and described ways that improved coordination at the federal and State level could assist private contractors in better serving low-income residents.

Enhancing Citizens' Awareness of Health Related Resources

This panel featured presentations from **Kathy Little**, Partners for a Healthy Community, **Dr. Teri Davis**, Louisiana State University-Shreveport, **Ruth Kennedy**, Louisiana Children's Health Insurance Program, and **Steve McAdams**, Louisiana Office of Public Health.

Ms. Kennedy noted that Governor Blanco established an immediate goal of enrolling all eligible children in LaCHIP. As a result of this focus, the number of children enrolled in LaCHIP has more than doubled, from 315,000 in November 1997 to more than 648,000 in 2005. Ms. Kennedy went on to debunk some of the perceived barriers to enrolling children in LaCHIP. The program has significantly streamlined its eligibility requirements and removed numerous procedural barriers.

Some of the key messages to inform parents about LaCHIP include:

- No fees or out-of-pocket costs.
- Applying for LaCHIP is easy.
- Preventive health care for children is important.
- LaCHIP benefits include dental benefits.

Ms. Kennedy also provided some key messages for other specific populations, such as working parents, grandparents and other related caregivers, and former welfare recipients to encourage them to enroll children in LaCHIP.

Mr. McAdams described the Office of Public Health's various programs to combat poverty and promote health. Some of the programs described included:

- Nurse Family Partnership Program, which targets first-time mothers in the hopes of improving pregnancy outcomes and infant/child development.

- Women with Infant Children, which serves women and children by improving their nutritional status.
- Childhood immunization programs, which hope to get all children up to date with their immunizations by age 2.
- Family planning programs, which seek to assist with the planning of a family to alleviate the emotional and economic hardship of unplanned pregnancies.
- Maternity programs, to ensure that women receive early access to prenatal care, which improves the likelihood of positive outcomes.

Mr. McAdams described some of the program outcomes. For example, the Nurse Family Partnership Program has realized the following positive outcomes nationally:

- A 79 percent reduction in verified reports of child abuse and neglect over 15-year period.
- An 83 percent increase in the rate of labor force participation by the first child's fourth birthday.
- A 69 percent reduction in number of maternal arrests over 15-year period
- A 30-month reduction in the receipt of AFDC over a 15-year period.
- A 44 percent reduction in low-income, unmarried mother's behavioral problems due to alcohol and drug abuse over the 15-year period.
- 75 percent fewer pre-term deliveries among women who smoked.
- A 25 percent reduction in cigarettes smoked by the end of the pregnancy.

Mr. McAdams noted that Louisiana has achieved results that mirror national data. He also said that the cost for this program is recovered by the time the child reaches age 4. Cost savings by the time the child reaches age 15 are estimated to be four times the original investment.

ENHANCING EMPLOYMENT AND ECONOMIC DEVELOPMENT WORKSHOPS

Connecting Citizens with Careers

This panel featured Dr. Stephen Crawford, Division Director for Workforce Programs at the National Governor's Association, Dean Brown, Assistant Vice-President for ACT, Dr. Margaret Montgomery-Richard, Chancellor of Louisiana Technical College and Bradley Beck, Vice President of Assessment Company.com.

Dr. Stephen Crawford, Division Director for Workforce Programs at the National Governors Association, stressed the importance of identifying and establishing workforce intermediaries who support customer needs regarding access, relevance and responsiveness. He highlighted the benefits of career opportunities with clearly outlined career ladders particularly in high demand occupations. He emphasized the importance of effective and streamlined skills

training initiatives and the direct relationship to employability, productivity and retention. Dr. Crawford shared that appropriate assessments, portable credentials and employer involvement are critical components of a successful workforce system. He closed by citing a New Jersey project that provides a laptop computer to single Moms that complete a computer skills program with over a 90 percent success rate as an example of an innovative effort to satisfy a particular demand occupational need.

Dean Brown, Assistant Vice President for ACT, spoke about the benefits of using ACT's WorkKeys Assessment as a tool to connect employers and those seeking work. The WorkKeys assessment is a portable credential designed to identify knowledge and skills levels in a manner more consistent with the actual work environment. WorkKeys establishes a common language that is readily understood by employers, providers, and aspiring employees. WorkKeys assessments have been adopted as a statewide initiative and multiple workforce agencies are partners in this effort.

Dr. Margaret Montgomery-Richard, Chancellor of Louisiana Technical College, highlighted the assets of the 40 technical college campuses statewide. She encouraged employers and aspirants to utilize the vast resources within those institutions to address technical skills needs. The Chancellor also endorsed the benefits of portable credentials such as WorkKeys. She indicated that WorkKeys assessments are being integrated as appropriate throughout their curricula.

Bradley Beck, Vice President of Assessment Company.com, spoke about the value-added benefits of complementing the WorkKeys assessment with his company's product, Profile XT. Profile XT identifies soft skills in a similar manner that WorkKeys addresses foundation skills. Mr. Beck discussed the multiple reports and online customer-friendly accessibility as examples of its unique capabilities. He explained how packaging WorkKeys with Profile XT allows for comprehensive assessments and the capacity to determine much better "job fit."

Connecting University and Business Communities through Technology

This panel featured Jim Clinton, Southern Growth Policies Board, Michael Stubblefield, Southern University, and Mike Abbiatti, Louisiana Optical Network Initiative Board of Regents. Sylvia Goldman, Louisiana Department of Economic Development, served as moderator.

The focus of the panel was to assess the strategies being used by universities to connect to communities. The discussion largely focused on technology and its implications for rural and poor areas. **Jim Clinton**, head of the Southern Growth Policies Board, described research that his organization presented in a report

titled *Innovation U*. That report describes the various roles of that universities play in economic development.

Michael Stubblefield from Southern University, Baton Rouge, leads a group at Southern that is building university relationships through public-private partnerships to the rural communities of East Carroll, Madison, and Tensas. Southern University hopes to connect to large businesses nationally that can benefit from a connection with a public HBCU research university as well as available small business partners in rural communities.

The purpose of these efforts is to bring business to parishes, from federal contractors and small businesses to retail and commercial businesses. A strategic linkage – often embedded in technology and high tech practices, such as e-procurement and e-business -- is needed to bring them together.

Mike Abbiatti with the Louisiana Board of Regents described the Louisiana Optical Network Initiative and how high speed Internet access will help citizens throughout Louisiana, whether rural or urban.

Closing Remarks, Governor's Summit on Solutions to Poverty:
Governor Kathleen Babineaux Blanco

What we have accomplished in the last two days is remarkable and historic. For the first time, people from virtually every parish in Louisiana have taken a collective leap of faith.

And that faith is not just in government or the power of government programs. Instead, it's faith in the ability of every person to make a better life for themselves and their families.

It's faith in the power of a helping hand.

It's faith in the power of a decent education, a good job, and quality health care to transform a life. It's faith in the desire and the determination of our people to work together to banish poverty from our midst.

If we didn't believe, as I said yesterday, that educated people just refuse to be poor, we wouldn't have come here. But we do have strong faith in our state and its people.

And we believe that we'll begin to solve the problem of poverty because we know that with faith, hope, love -- and a lot of hard work -- that we will change lives for the better.

Thank you all for coming to share and learn. Thank you for your energy and your enthusiasm. Thank you for your hard work and your creativity. Most of all, thank you for how much you care about our state, its families and its children.

I want to thank all of our presenters who've given us the benefit of their experience and their knowledge. Thanks to Congressman Bill Jefferson, Mayor Jamie Mayo, Senator Charles Jones and the rest of our legislative delegation for your hard work and dedication to this cause.

Thanks to the members of my remarkable Cabinet for their involvement and hard work over the past two days.

And finally, thanks to all the staff and volunteers who did so much to make the past few days possible. Thanks for your hard work and dedication to this cause.

What have we learned in the past two days?

What I heard yesterday during the regional community conversations is this: from north to south, rural to urban areas, there are some common beliefs that the solution to poverty rests in a few fundamental actions. For Louisiana to emerge from its chronic state of poverty, we agree that we have to pursue some fundamental policies.

For one, we must support a statewide campaign that frames education as THE catalyst for elevating the individual from a destiny rooted in poverty to a future that gives hope to anyone who seeks personal success.

Reverend Perry reminded us yesterday of the importance of hope. Absence of hope is despair. We can no longer let our citizens -- especially our children -- live in a state where all they see is despair.

Hope lies in ensuring that equal educational opportunities are available to every student, regardless of geography or economic status. Certainly Louisiana is moving to improve the quality and access of education.

We have made great strides in education reform but we must do more to get parents -- those in the workforce, but who lack necessary literacy, education and job training -- to meet the demands of the new economy. It also means empowering parents to become more involved in the education of their own children.

Another fundamental aspect to solving poverty is increasing access for individuals in need of services. Already we are working to expand transportation services in the area of health care and community supports. Now we need to use a similar model to provide transportation for individuals seeking education and workforce training.

Louisiana also needs to take advantage of emerging technologies -- some of which we are already investing in -- to enable our people to better access education and training opportunities. We need to expand this technology to more public libraries, churches and community centers that provide computer-based instruction.

We heard from both the national experts and from our community conversations that any success in reducing poverty is tied to our ability to improve adult literacy. We have already taken aggressive measures to address this issue.

We'll do a better job of continuing the lifelong learning process whether that's skill upgrades, basic literacy, or vocational training for the development of a 21st century workforce.

As Congressman Jefferson mentioned yesterday, entrepreneurship is a key economic development tool that Louisiana must expand.

We need to increase entrepreneurship programs and internship opportunities at our universities.

I truly believe that growth will come from expanding and growing our existing industries and companies. We can't expect new companies to come to our state and save the day.

As much as anyone, I recognize the importance of bringing new business to our state. But it is also critical that we embrace our existing companies and use their management staff as mentors for our promising young business leaders.

We heard from numerous regions that one solution to poverty is encouraging companies to invest in the local educational system. I agree one hundred percent and urge you all to go back home and start reaching out and encouraging your hometown businesses to invest in public education.

A critical component of developing and maintaining a dependable workforce is ensuring that we have the infrastructure that's vital to support our working men and women.

Every community must have adequate child care services, dependable and accessible transportation, financial planning assistance, safe streets, quality health care and affordable housing.

One of the next steps is to take these community conversations to our high schools, colleges and universities. I understand that we already had a great and dynamic youth discussion this morning. And I thank our young people for participating with such enthusiasm and vigor.

It is always easy to believe as adults we have all the answers. I think we may be surprised at the fresh look our young people bring to solving poverty.

We also need to maximize the incredible talents and resources provided by faith-based organizations across this state. Many promising programs were started in such institutions. Every community has at least one and they should be at every community planning table.

The solutions we pursue need to be based on what Louisiana needs rather than trying to fit into the mold of federal expectations and the funds they provide. In the past we designed our solutions based upon what the federal government was willing to pay for and what funds were the easiest to access.

Likewise, the same solution will not work for each parish. I encourage each region to tailor your solutions to the needs you identified through these community conversations.

My cabinet will instruct their regional offices to continue to participate as a partner in your continued work in developing your local plans of action.

As I stressed before, I am ordering each state agency to contribute to a state blueprint on fighting poverty. This blueprint will allow the state to efficiently focus its efforts on this challenge.

I will also very shortly sign an executive order calling for an Office of Community Development within the Division of Administration. This office will make available technical assistance and perspective research and grant writing to agencies of the state, units of local government, and non-profit organizations.

I am pleased to be able to report that we are moving on a solution that was reflected in the majority of community conversations.

I can't emphasize enough that state government can only be PART of the solution. You will have to engage public and private partners in your effort. I call upon the business community, the education community, the health care industry and all concerned citizens to volunteer to work in their communities to fight poverty.

I am the solution, YOU are the solution -- together, WE are the solution.

We leave this place not with our job finished, but only begun. We have much work to do and no time to waste. Yes, we have daunting challenges, but we also have great faith and great confidence in our people. Most of all, we have each other.

I'm thinking right now of the profound words of a 12-year-old South African boy, Nkosi Johnson. Some of you may have seen him recently on national news programs or read the book about his remarkable life that ended not long ago from AIDS. In his short life, this little boy demonstrated a degree of wisdom and insight far greater than his 12 years.

Nkosi's mantra was quite simple: 'Do all you can, with what you have, in the time you have, in the place you are.' What this wise little boy was saying was this: I may not be able to solve the problem of world hunger. I might not solve our nation's health care crisis. And I might not cure a disease and save millions of lives.

But I can help change the world -- one life at a time.

We know that the solution to poverty is a better education system, better workforce training, and more effective economic development efforts.

But it is also -- and maybe most importantly -- the helping hand we give our less-fortunate neighbor. It is how we get involved in the neighborhood school down the street. It is the volunteer work we do at the local soup kitchen or health clinic. It is a million different acts of kindness and love that will transform our state one person at a time.

Our challenge now is to send a clarion call all over this state and nation that we will not just talk about and study poverty, but, we are going to do something about it. We are going to do it street by street, community by community, parish by parish.

We want to say to children and adults that you can hope again...you can go to college... you can go to technical school...you can be a doctor from Tallululah... you can be an electrician from Ponchatoula... you can be a teacher from Rayville... you can be a preacher from Coushatta.

And before long, our young people will be like that little engine that said, 'I think I can!'

So, I charge and challenge each of you to work together on real and meaningful solutions. Solutions that do not simply provide fish to people, but rather teach people how to fish -- and change their lives.

What we've done here is share the many ways that we can fight poverty one life at a time -- in our individual neighborhoods and cities and towns.

Leave here today with Nkosi Johnson's words ringing in your ears: 'Do all you can, with what you have, in the time you have, in the place you are.'

Thank you all and may God bless the work that has begun here this week.”

Additional information on these and other presentations made at the Governor’s Summit can be accessed on Governor Blanco’s website by clicking on the “Solutions to Poverty” icon.

What Louisiana Is Doing to Address Poverty

From Day One, the Blanco Administration has made the improvement of the quality of life of all Louisianans a top priority. To achieve this, the Administration has undertaken a wide range of policy and programmatic initiatives. As noted earlier, even before the Governor's Summit on Solutions to Poverty took place, many of these initiatives focused on efforts to improve standards of living, personal and community health, and reduce poverty. The highlights of some of these initiatives follow:

1) Solutions to Poverty Network Council (SToP Network Council)

To build upon the vision of the Community Conversations and the Governor's Summit on Solutions to Poverty, the Governor has created a Solutions to Poverty Network Council, or SToP Network Council, within the Office of the Governor. The goal of the SToP Network is to design and implement strategies to break the cycle of poverty through a system of continuous collaboration involving national, State, and local leaders. Although national and State leadership will be critical to the success of the network, regional and local partners must be part of the wider collaborative. Regional and local partners can connect resources, experts, and service providers in ways that increase a community's capacity to positively impact more citizens.

The duties of the SToP Network Council include:

- Reviewing and analyzing laws, rules, regulations, programs, and policies of the State and/or any department, commission, board, agency, and/or office in the Executive Branch to ensure their support of poverty reduction in Louisiana.
- Developing and adopting the Louisiana Roadmap to Fighting Poverty, which will include indicators to measure State, regional, and local levels of progress on poverty reduction strategies.
- Proposing and implementing initiatives, programs, policies, and incentives that encourage family and individual well-being and support self-sufficiency.
- Engaging and supporting local communities in their efforts to reduce poverty.
- Building the capacity of local communities and citizens to seek root causes and solutions to poverty in the State of Louisiana.
- Providing information to citizens about available resources through a community network accessible to everyone.
- Seeking necessary resources and funding for strategies that have been successful in other communities in reducing poverty.

SToP Network Council Structure

The SToP Network Council includes a State Steering Committee, which includes high-level Administration officials and State departments and agencies. The Council also will include 28 members, ranging from the Governor and other key elected officials to State and national experts on poverty, education, housing and community development, juvenile justice, and consumer protection.

The State Steering Committee will develop and oversee the Solutions to Poverty model of the working relationship between the State, regional, and community organizations; update the Governor regarding the progress made by the various coalitions and initiatives underway to address poverty; and make recommendations for legislation and funding.

The **Solutions to Poverty Coordinator** is responsible for the development and management of the SToP Network. The Coordinator's duties include directing the work of the network, scheduling and facilitating meetings, supervising and providing support to Community Specialists, who facilitate the regional stakeholder groups, provide linkage at the community level, and assist with the implementation of statewide and local poverty reduction projects. The Coordinator provides guidance and insight on potential public policy changes needed based upon information and knowledge gained in working with the communities and stakeholders. The Coordinator also keeps abreast of new and emerging funding and research opportunities.

Community Specialists serve as facilitators of the various stakeholder groups including regional leaders. This role includes convening the social infrastructure of a region/community, including representatives from the business community, policy organizations, professional organizations, funders, State and local policy makers, State agencies, youth, and low-income individuals. Community Specialists help implement various anti-poverty strategies and assist in targeted outreach to various citizen groups as needed to ensure the success of a project. Areas for involvement include the Earned Income Tax Credit Initiative, after school and youth development programs, quality child care, food stamp outreach, teen pregnancy prevention, homelessness, prisoner reentry, affordable housing, employment and training, and elderly initiatives. Using their involvement in various anti-poverty initiatives, Community Specialists have a significant responsibility and opportunity to maintain the connectivity of the stakeholders by engaging them in ongoing activities.

Community Coalitions. These are comprised of non-profit and faith-based organizations, schools, community and business leaders, citizens, students, and others. Community coalitions are responsible for surfacing grass roots promising practices, grass roots mobilization efforts, and tracking indicators developed to measure a community's progress towards poverty reduction goals.

Regional Stakeholders. Regional Stakeholders implement local strategies to reduce poverty, as deemed appropriate and supported by resources and State, regional, and local plans. Community Specialists, along with local leaders and other state agency representatives, assist the community coalitions with their planning, obtaining resources, and implementation strategies.

National and State Stakeholders. National and State stakeholders, who include policy leaders, researchers, and business leaders, support policies and strategies to improve the economic self-sufficiency of Louisiana citizens. These leaders help provide leadership and vision, as well as information about poverty reduction strategies that are working in other states.

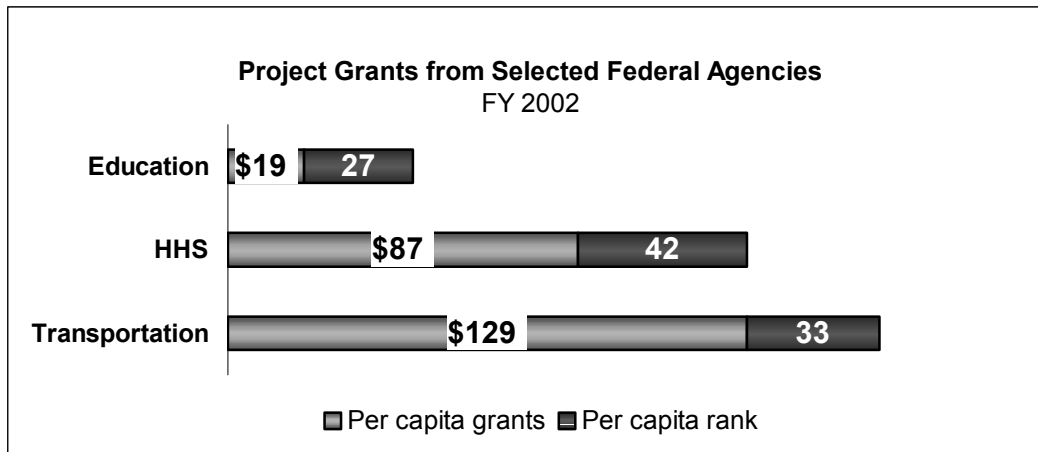
State Agencies. The Governor has charged each state agency to include poverty reduction goals in their operational plans. Representatives from the various State agencies serve on the State-level stakeholders group and at the regional and local levels on various work groups and committees. State agency leaders will collaborate on and coordinate the implementation of poverty reduction goals, including sharing resources and information.

For further information about the Solutions to Poverty Network Council, please contact Adren O. Wilson, OFS Assistant Secretary, at 225-342-3947, visit www.dss.state.la.us or email SToP@dss.state.la.us.

2) State Grants Management Section (SGMS)

The Office of Community Development, within the Louisiana Division of Administration, has established the State Grants Management Section (SGMS) in order to increase the awareness of state and local agencies regarding the availability of federal and private funds. Other objectives include the reduction of duplication of efforts and unnecessary competition among these agencies, as well as capacity building of local governments through increased collaboration and training. This office helps improve Louisiana's ability to increase federal project grant funding and ultimately improves the lives of poor citizens. The State Grants Management Section will conduct several regional training sessions, develop a federal funding baseline report, and complete its tracking and reporting system by the end of the 2005 Fiscal Year.

The State Grants Management Section is helping address barriers to increased competitiveness in getting federal grants, such as lack of awareness of funding opportunities, lack of staff to write grant proposals, and the inability to provide leverage and match funding. The chart below shows the current amount of grants awarded per capita in Louisiana in three selected areas, as well as their national rankings. Louisiana can do better, and through the State Grants Management Section, we will.



Source: Federal Funds Information for the States, 2004

For further information, please contact Suzy Elkins, Louisiana Office of Community Development at 225-342-7412, or visit <http://www.doa.louisiana.gov/cdbq/cdbq.htm>.

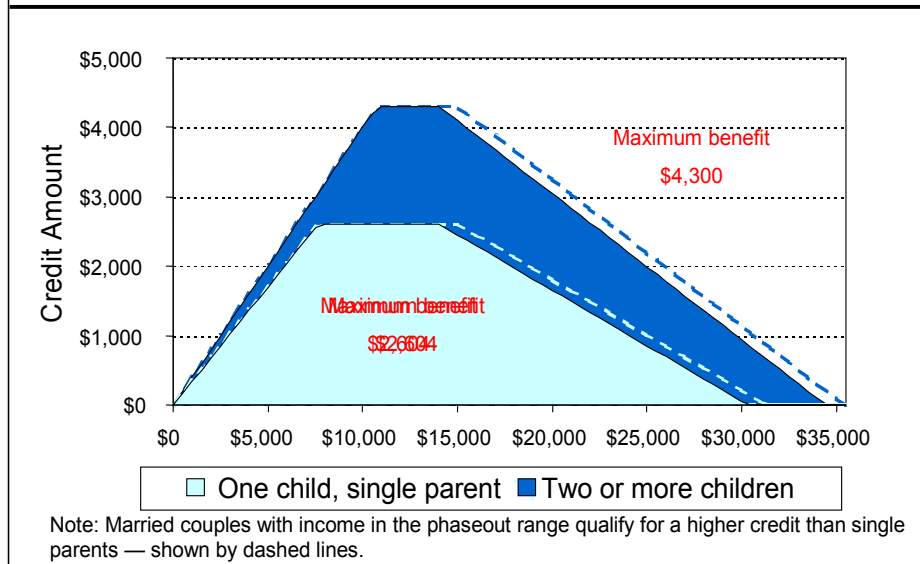
3) **Federal Earned Income Tax Credit (EITC) Initiative**

The federal EITC is a tax credit for low- and moderate-income workers, primarily those with children. It is designed to offset the burden of Social Security taxes, supplement earnings, and complement efforts to help families make the transition from welfare to work. The EITC has been widely praised for its success in supporting work and reducing poverty.

The Earned Income Tax Credit has been instrumental in closing the poverty gap for many of the nation's working poor. A federally-funded anti-poverty initiative, the EITC is designed to help employed low-wage earners maintain their financial self-sufficiency by offsetting taxes, supplementing wages, and making work more attractive than welfare. Despite the success of the program, the Brookings Institute estimates that 15 – 20 percent of eligible tax filers fail to claim the tax credit.

Widely praised for its success in supporting work and reducing poverty, the EITC has grown to be one of the most successful and widely-acclaimed provisions of U.S. domestic policy. In fact, several expansions in the late 1980's and early 1990's turned the EITC into the largest Federal aid program targeted to the working poor. The EITC provides some \$37 billion worth of assistance to almost 21 million low-income working families and is credited for lifting 5 million people out of poverty, including 2.7 million children of low-income workers living above the Federal poverty line. Research also indicates that the EITC has helped increase the proportion of working single parents. Simply stated, the Earned Income Tax Credit is one of the most powerful income supplements and effective work incentives for families with children.

The Federal Earned Income Tax Credit in Tax Year 2004



In October 2004, a statewide workshop was held in Baton Rouge launching the Louisiana Tax Assistance Preparation and Information Network Training. This workshop served to build the capacity for communities to organize local initiatives and develop collaborative partnerships with public offices, civic and social service providers, employers, and others to promote greater awareness of the federal Earned Income Tax Credit and Client Tax Credits (CTC). These efforts will enable some low-income families to become more financially independent and self sufficient, as well as enhance local economies. This initiative is aimed at reaching the 93,000 Louisiana citizens who failed to collect the credit and missed out on a total of \$81 million.

This training was conducted by the Administration of Family and Children Welfare Peer Technical Assistance program. National experts were featured during the two-day session, which targeted outreach efforts towards Temporary Aid for Needy Families (TANF) clients. Federal staff in attendance included representatives from the Internal Revenue Service and the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Family Assistance. To demonstrate a cross-agency collaborative commitment to the Statewide EITC campaign, the Louisiana Governor's Office, Department of Social Services, Department of Revenue, and Department of Labor sent high-level staff. In addition, local representatives from eight service regions across Louisiana were present, including staff from Community Action Agencies, community-based organizations, faith-based organizations, foundations, and local businesses.

While participation of current and former TANF clients is an important element for building financial self-sufficiency, research reveals that most are less likely to participate in these programs. The studies also report that minorities are less likely to receive the benefits from EITC and Child Care Tax Credits. Therefore, the Louisiana approach that was decided upon was a targeted outreach strategy that will enhance the participation of TANF clients and minority communities in the tax credit program.

A State Steering Committee including representatives from the Departments of Labor, Revenue, and Social Services has been meeting on a regular basis and coordinating outreach and tax preparation assistance on a statewide basis. Accomplishments to date include:

- Targeted outreach and direct mailings to 16,786 former and current TANF recipients, providing information about EITC and CTC.
- Providing tax preparation services in welfare offices and Department of Revenue offices for TANF and low-income clients.
- Expanding the number of Internal Revenue Service and Volunteer Income Tax Assistance sites, including mobile services in the Delta Region, the poorest area of Louisiana.
- Encouraging Community Action Agencies to participate at Volunteers Income Tax Assistance (VITA) sites and provide information.
- Supporting financial literacy training for 100 facilitators at the Head Start Collaboration office.
- Undertaking a major media campaign using VIP champions, including the Governor, and providing a toll-free 1-800 phone number for information and the location of area VITA sites.
- Awarding mini-grants to assist expansion of VITA sites and mobile services in rural communities.
- Participating with the National Women's Law Center EITC Outreach Campaign targeting childcare and family daycare homes.
- Posting EITC information and VITA site listing and related links on State websites.
- Developing an EITC logo to brand the partnership between Revenue, Labor, Social Services, and the Internal Revenue Service (IRS).

- Encouraging cities to issue proclamations in support of the Earned Income Tax Credit initiative.

For further information, please contact Mary Joseph at 225-342-3950, or visit http://www.dss.state.la.us/departments/dss/Earned_Income_Tax_Credit.html.

4) Louisiana Housing Finance Agency \$20 Million Initiative to Increase Homeownership, Combat Poverty

The Louisiana Housing Finance Agency (LHFA) recently launched a \$20.25 million first-time homebuyer program, aimed at increasing homeownership and combating poverty in Louisiana. LHFA mortgage financing is available to assist low to moderate-income families and individuals in buying a home. Through this initiative, first-time homebuyers also may receive help with closing costs and down payments. Qualifying first-time homebuyers can work through a network of more than 40 lenders statewide to obtain financing for a home with a 30-year, fixed-rate Conventional, FHA, VA or RD loan.

Three initiatives are available under the program with attractive interest rates that range from 4.35 percent to 5.85 percent. A \$1 million special set-aside also is reserved exclusively for certified Louisiana teachers with a low interest rate of 5.60 percent.

Individuals interested in the program may complete a pre-eligibility screening online at www.lhfa.state.la.us. Eligible participants can then print a certificate that may be taken to one of the program's participating lenders to complete enrollment.

For further information, please contact Brenda Evans or Debra Washington at 225-763-8700, or visit www.lhfa.state.la.us.

5) American Dream Downpayment Initiative

The Louisiana Housing Finance Agency also has worked to expand homeownership opportunities for single parent households throughout the State of Louisiana through its American Dream Downpayment Initiative (ADDI). For those households that have total earnings of 80 percent or less of the area's median income, ADDI will provide the greater of 6 percent of the purchase price of the property or \$10,000 for downpayment and closing costs assistance. Under this statewide pilot program, working through a network of participating lenders, it is projected that about 50 more families in the State of Louisiana will be assisted in obtaining the dream of homeownership. The grant will be in the form of a soft second mortgage.

For further information, contact Brenda Evans at 225-763-8700, ext. 207, or via e-mail at bevans@lhfa.state.la.us, or visit www.lhfa.state.la.us.

6) Creation of the Community Mobilization And Outreach Services Division

In October 2004, the Governor established the Division of Community Mobilization and Outreach Services (CMOS) within the Department of Social Services. The focus of this division is to build the capacity of communities and groups to respond to specific needs. Among other responsibilities, CMOS convenes the social infrastructure of a region/community, including representatives from the business community, policy organizations, professional organizations, funders, State and local policy makers, State agencies, youth and faith-based organizations, and low-income individuals to address various issues, problems, and concerns. Project leaders help address the various issues and problem identified by CMOS staff.

The community mobilization process involves being clear about the needs and issues confronting communities; strategically planning with community groups or constituents around the issues or needs; building capacity via training and positioning of needed resources to address the problems or concerns; implementing approaches; applying proven practices and strategies that result in sustained changes; and evaluating the investments made.

The CMOS Division also shares responsibility in implementing various anti-poverty strategies and will assist in targeted outreach to various citizen groups as needed to ensure the success of projects. Areas for involvement include wage supplements, after school/youth development programs, quality childcare system development, food stamp outreach, teen pregnancy prevention, homelessness, prisoner reentry, affordable housing, employment and training, and elderly initiatives.

Projects that are currently underway include:

- Statewide Earned Income Tax Credit Campaign, in partnership with the Department of Revenue, Department of Labor, and the IRS.
- La 4 Support Services Project – ensuring the availability of supportive services for children and families enrolled in La 4.
- Coordination of healthy marriage and relationship curriculum training.
- Coordination with the Housing Authority of New Orleans regarding co-location of services and information sharing – No Wrong Door pilot.

- Development of standards for after school programs in partnership with the Department of Education.
- Financial literacy campaign for low-income citizens in partnership with FDIC.
- Teen Pregnancy Prevention Project, in collaboration with the Governor's Office of Women's Policy.
- Coordinating food stamp outreach for elderly citizens in Madison Parish with the Louisiana Office of Elderly Affairs.
- Ten City Technical Assistance Projects to improve TANF participation in New Orleans in collaboration with the U.S. Administration for Children and Families.
- Collaboration activities with Community Action agencies and Head Start grantees with Head Start Collaboration office.

For further information, please contact Mary Joseph at 342-3950, or visit <http://www.dss.state.la.us/departments/ofs/index.html>.

7) Adult Learning

The 2004 Adult Learning Task Force described numerous economic and quality of life challenges facing our State. Louisiana's economy is heavily based on low-skill, low-wage jobs. Our economy is attracting low-skill workers and failing to retain those completing four-year degrees. The State economy also is exhibiting a demand for more skilled workers that only is being partially served. These conditions are directly connected with the low education attainment levels of the State's adult population.

An estimated 600,000 Louisiana citizens aged 18-64 have not finished high school — more than one-fifth of the working age population of Louisiana. Of this group, 137,000 have less than a ninth grade education. The majority of participants served by funds received from the Department of Education for Adult Education Services are out-of-school youth, and the largest amount of funds expended is directed toward the large number of adults who have completed ninth grade but not yet received a high school diploma or GED.

Moreover, Louisiana has a very leaky education pipeline.

- Of 100 9th graders, only 56 finish high school in four years.
- Of those 56, only 33 begin college.
- Of those 33, only 12 finish a college program within six years.

The Task Force concluded that Louisiana cannot achieve economic and quality of life benefits for its citizens commensurate with the norms of the nation without significant improvement in the education attainment levels of the adult population and without addressing the mismatch between occupations in demand and worker training. The Task Force set forth a number of recommendations to begin working towards those improvements, many of which are being considered by the Administration and will be implemented in the coming years.

For further information, please contact the Louisiana Board of Regents at 225-342-4253. To read the Task Force's final report, please visit <http://gov.louisiana.gov/LALTFJan26.pdf>.

8) Lifelong Learning Loans

One goal established by the Adult Learning Task Force is that adults in every community in Louisiana need to have easy access to, and benefit from, a comprehensive, high quality delivery system of continuing adult education and literacy programs designed to help all Louisianans reach their full potential as workers, family members, and citizens in a rapidly changing world. Further, adults should avail themselves of this system as appropriate throughout their lives. To help implement this concept, the Louisiana Housing and Finance Authority has created and funded lifelong learning loans.

The Governor has asked that \$10 million in funding from the Louisiana Public Facilities Association (LPFA) be dedicated to lifelong learning loans at no- or low-interest. The Adult Learning Task Force Report calls for the Adult Learning Council to determine ways to fund part-time and non-traditional students. The Council will specify the criteria for receiving the loans and how the loans should be disbursed.

For further information, please contact the Louisiana Board of Regents at 225-342-4253 or visit <http://www.regents.state.la.us>.

9) Increased Health Insurance Coverage of Children through LaCHIP

Louisiana has made great strides in recent years to increase the number of children who receive health insurance coverage under the Louisiana Children's Health Insurance Program. In particular, Governor Blanco has made increased coverage of poor children a top priority of her Administration's health care reform agenda. Among other things, the Governor convened a statewide Health Summit in March 2004 to raise awareness of health insurance coverage issues and develop targeted solutions.

Since the Governor's March 2004 Health Summit, enrollment of eligible children in LaCHIP and Medicaid has increased by 34,845. In that one year, Louisiana has exceeded its short-term goal of enrolling 19,250, which represents 25 percent of the 77,000 eligible but un-enrolled children identified by the LSU Household Insurance Survey that was conducted in the fall of 2003. The State engaged in a large-scale Back-to-School LaCHIP enrollment effort involving major coordination with schools. Telephone calls to the LaCHIP hotline and applications received increased dramatically during the month of August. State agencies now have begun working towards achieving 50 percent enrollment.

The increase in LaCHIP enrollment recently was rewarded with an additional \$10.7 million in federal funds for the program. The revenues came from other states that did not spend their full allocation.

LaCHIP currently provides no cost health insurance for approximately 107,000 children. **For more detailed LaCHIP and Medicaid enrollment information**, please contact 1-877-2LaCHIP or visit www.dhh.state.la.us.

10) Strategies to Empower People (STEP) Program

The Strategies to Empower People (STEP) Program is the result of the Personal Responsibility and Universal Engagement Act of 2003 passed by the Louisiana Legislature. The purpose of the STEP Program is to provide opportunities for work-eligible families within the Family Independence Temporary Assistance Program to receive job training, employment, and supportive services to enable them to become self-sufficient.

With certain limitations, the following activities may count toward program participation requirements:

- Any paid employment, including subsidized employment.
- Unpaid work experience programs, including those that provide on-site experience and general job skills development.
- On-the-job training that provides on-site training for a specific job skill and subsidizes salary.
- Job Readiness/Job Search programs that provide job-seeking skills and training in how to keep a job.
- Vocational education that develops specific marketable job skills.
- Secondary school attendance, GED preparation, and education that is directly related to employment.

Participants in the STEP Program are provided supportive services to enable them to participate in various work activities and to progress toward self-sufficiency. Services and products may include:

- Child care
- Transportation
- Eyeglasses
- Hearing aids
- Medical exams and drug tests required for employment or training
- Uniforms/clothing, safety equipment, tools, and some other items needed for work or training

Collaborative partners in the STEP Program include the Department of Labor, Department of Education, the Workforce Commission, Louisiana Community and Technical College System, Louisiana State University, Southern University, and the University of New Orleans.

For further information, please contact Victoria Cooper at 225-342-3950, or visit http://www.dss.state.la.us/departments/ofs/Strategies_to_Empower_People.html.

11) RESTORE Grant Program

In keeping with its mission of ensuring that every Louisiana resident is granted an opportunity to obtain and maintain safe, affordable, energy-efficient housing, the Louisiana Housing Finance Agency (LHFA) is administering the RESTORE Grant Program. This program targets homeowners in the Delta Parishes of the State with incomes at or below 80 percent of the area median income who reside in substandard dwellings. Substandard is defined as unlivable, unsafe, or unsanitary conditions that threaten the health and safety of the occupants, including electrical, plumbing, roofing, foundation, thermal environment, heating, security related repairs and conditions caused by severe weather.

The Delta Region has been identified as the poorest cluster of parishes in Louisiana. According to the 2000 Census, the average family poverty rate in this area is more than 26 percent, well above the State's poverty rate. Based upon the 2005 State's Affordable Housing Needs Assessment, these parishes evidence a shortage of more than 3,600 affordable housing units. Far too much of the housing stock in this region is older than 30 years, making rehabilitation essential.

An estimated \$5 million will be available to local governing authorities to assist low income and special needs households. Qualifying households can receive grants of up to \$25,000 to assist with owner-occupied housing rehabilitation. In keeping with the State's Demographic Profile and Affordable Housing Needs Assessment, LHFA will work with qualifying local governing authorities and construction consultants to assist in the program's administration.

For more information, please contact Brenda Evans, Programs Director, at LHFA at 888-454-2001.

12) Military Housing

In an effort to improve the quality of life in communities near military installations, and to reduce the risk of base closures, Governor Blanco has approved \$65.7 million in carry-forward bond allocations for the creation of affordable housing for military personnel and civilians in these areas. Installations impacted by this action include Fort Polk, Barksdale Air Force Base, Belle Chase Joint Reserve Base, and the Naval Support Activity in Algiers.

The Department of Defense is in the process of making recommendations on the closure or realignment of military installations in the United States for 2005, in accordance with the Defense Base Closure and Realignment Act of 1990. Louisiana has been advised that the Department of Defense will consider quality of life issues relating to military personnel and their families when considering which bases to close or realign.

On December 30, 2004, Governor Blanco issued an Executive Order (No. KBB 2004-66) that allows a carry-forward bond allocation to the Louisiana Housing Finance Agency for a multi-family mortgage revenue bond program. This new housing opportunity for military communities will be developed through a partnership with Louisiana Housing Finance Authority (LHFA) and Louisiana Economic Development. With funding now in place, LHFA is assessing the housing needs of military installation communities in order to develop quality, affordable rental properties for residents, especially military personnel.

For further information, please contact Brenda Evans at 763-8700, or visit www.lhfa.state.la.us.gov.

13) Funding to Address Transportation Concerns

The Governor's Office of Community Programs recently received a technical assistance grant of \$35,000 from the federal Department of Transportation's United We Ride program to conduct a comprehensive assessment of the State's transportation resources, needs, and opportunities. The Governor's Health Care Reform effort identified transportation as it relates to access to health care services as a major issue. The Department of Health and Hospitals (DHH), Bureau of Primary Care and Rural Health, was directed to convene a multi-agency task force to address transportation issues and needs among consumers and providers in rural and underserved areas.

DHH has partnered with the Governor's Office of Community Programs to develop a State action plan for improving statewide coordination of transportation services. More than 20 State agencies, rural communities and other organizations have joined the coordinated effort to assess statewide transportation issues and participate in the planning process. Some of these organizations include the Governor's Office of Community Programs, the Department of Health and Hospitals, the Department of Labor, the Department of Transportation, the Advocacy Center and local transportation programs. Representatives from these groups met in January 2005 to launch the yearlong planning process for the United We Ride Project. The Community Transportation Association of America has agreed to provide technical assistance to Louisiana for this project.

For further information, contact Matt Rovira at 225-219-7550, or visit http://gov.louisiana.gov/office_detail.asp?id=41.

14) **Incumbent Worker Training Program**

The Incumbent Worker Training Program (IWTP) is a partnership between the Louisiana Department of Labor, business and industry, and training providers. The IWTP is designed to benefit business and industry by assisting in the skill development of existing employees and thereby increasing employee productivity and the growth of the company. These improvements are expected to result in the creation of new jobs, the retention of jobs that otherwise may have been eliminated, and an increase in wages for trained workers.

The IWTP has two components – a customized training program and a small business employee training program. The program is funded by a portion of Unemployment Insurance tax contributions that are dedicated solely for customized training. The customized training request must be designed to prevent job loss caused by obsolete skills, technological change, or national or global competition; create, update, or retain jobs in a labor demand occupation; or update or retain jobs in an occupation that is not a labor demand occupation if the services are necessary to prevent the likely loss of jobs. The request for small business employee training must be in a labor demand occupation(s), as defined for Workforce Investment Act purposes, or in a cluster-based industry as defined in Vision 2020.

Current funding for all IWTP programs is \$50 million annually.

For further information, contact at Jim Henderson at 225-342-3111, or visit <http://www.ldol.state.la.us>.

15) **START Education Savings Program**

The Student Tuition Assistance and Revenue Trust (START) Program is an innovative 529 college savings program designed to assist parents and others with the financial burden of paying for their children's education after high school. A savings account in the START Saving Program may be opened for a child. When the student enrolls in college, disbursements from the account will be made directly to the college to pay the student's qualified educational expenses. The State of Louisiana matches a portion of the deposits that are made to qualifying accounts during a calendar year to increase the return to account holders. In addition, an account owner may exempt up to \$2,400 in deposits made to each account from taxable income reported to the state each year. Any unused exemption can be rolled forward to be used in subsequent tax years.

START is administered by the Louisiana Office of Student Financial Assistance (LOSFA). No fees are charged and the state pays for the costs of administering the program.

For further information, please contact Carol Fulco, Director, START Saving Division, LOSFA, at 225-922-3781, or visit www.osfa.state.la.us and complete an application form online.

Initial Recommendations

The Community Conversations and Governor's Summit challenged participants to think in four general areas:

- Enhancing Education
- Enhancing Employment and Economic Development
- Enhancing Community Assets
- Enhancing Family Assets

The following are some ideas being discussed – at the State and local level, by public sector as well as private sector representatives. These are being presented here to stimulate discussion and debate and to provide a sense of the kinds of actions that could be taken in the months and years ahead to reduce poverty and improve the quality of life of Louisianans.

Enhancing Education

Education is a fundamental solution to poverty. In her opening remarks at the Governor's Summit on Solutions to Poverty, Governor Blanco summarized the importance of education in solving poverty in this way: "Educated people just refuse to be poor..... Every educated person is not rich, but almost every educated person has a job and a way out of poverty."

The following ideas describe different ways that families, businesses, and government agencies can enhance education in Louisiana to contribute solutions to poverty education is a fundamental solution to poverty:

- **Encouraging College Savings Accounts.** Through the power of compounding interest, the best time to start saving for a child's college education is from birth. The State should be undertaking significant outreach efforts to educate parents, particularly parents of newborns, about the importance and benefit of saving for college early. This outreach could describe some of the many savings tools that are available, including Louisiana's START 529 Plan and Coverdell Education Savings Accounts. Also, the State could work more closely with the banking and credit union industries to develop targeted outreach programs to assist parents who wish to save for their children's education.
- **Exchanging College Tuition for Community Service.** The State could guarantee to pay tuition at a Louisiana community college or four-year State

college for any high school senior who agreed either to provide a year of full-time community service in Louisiana or to remain in-state for a specified period after college graduation.

- **Piloting Income-Related College Loan Repayment.** Tuition can be effectively eliminated as a barrier to college access for all Louisianans by adapting a little-known option available under federal law: the Income Contingent Repayment Plan, which is available through the U.S. Department of Education's Direct Loan Program. This plan bases monthly payments on the borrower's income and the total amount borrowed. As the borrower's income rises or falls each year, monthly payments can be adjusted accordingly. Borrowers have up to 25 years to repay; after 25 years, any unpaid amount is discharged, but borrowers must pay taxes on the amount discharged.

The State could finance college or vocational education for all Louisianans under a similar career repayment system. Struggling young people would not face crushing debt burdens they can barely meet for the 10 or 15 years after they graduate. Instead, expected repayment would be related directly to their ability to pay back.

The effect on the average student would be to provide a much longer payback period for the loan (25 or 30 years – or more – versus the current 10) and reduce annual loan repayments by about 40 percent. A student graduating from a public institution today owing four years of full tuition – about \$20,000 – would have to pay nearly \$2,800 per year for 10 years under a conventional loan, but only about \$1,600 per year if given a 30-year payment plan under this sort of program. To make the program actuarially neutral, the income-related component would have to be set at approximately 3 percent, i.e., program participants would be expected to pay back 3 percent of their incomes for the bulk of their careers, rather than, under current student loan programs, 10 percent or more of their incomes during the years they earn the least and have trouble paying the most.

The State could offer a lower repayment rate as long as the former student lives in Louisiana, and the payment could be easily collected through the State's existing tax machinery. The State would charge a higher rate if the former student ever settles outside Louisiana; in all probability, these long-term obligations would be packaged and sold off at a discount. In the meantime, the State would finance the upfront costs of the first generation of student loans by issuing bonds, which would have a dedicated revenue source – the money from selling off the out-of-state collection rights, and the dedicated wage-tax add-on. State government would act as a sort of Fannie Mae, creating a new secondary market in investments in kids' educational futures. This approach would provide a strong incentive for Louisianans in low-income

households to get educations, raise their earnings potential, and remain in Louisiana.

- **Instituting an Educational Improvement Tax Credit.** To encourage greater investment in Louisiana's education system by the private sector, Louisiana could follow the lead of Pennsylvania, which established the Educational Improvement Tax Credit. Administered by the Department of Community and Economic Development, Pennsylvania's educational improvement tax credit is provided to businesses that make contributions to scholarship organizations or educational improvement organizations.
- **Improving the Return on Public Education Spending through an Education Program Audit.** Louisiana has made tremendous strides in recent years to improve its education system and to demand accountability. Further improvements could occur if the State had more resources to target to education initiatives. A targeted program audit of the Department of Education would determine how the billions currently going to Louisiana's public schools can be used even more effectively to promote student learning, creating a lifetime of opportunities for Louisiana residents, including low-income workers. Louisiana could draw upon lessons learned in other states. For example, instead of raising taxes, the Texas School Performance Review restructures the allocation and spending of existing funds by creating a strategy for how the school district can reduce administrative overhead, streamline operations, cut costs, and reach the ultimate goal to improve the quality of education. Just 30 Texas school districts had saved a combined total exceeding \$85 million as a result of the program's recommendations. Savings should be re-allocated to improve school performance and services.

Enhancing Employment and Economic Development

Good jobs matter, especially good jobs that provide employees with the kinds of health, retirement, insurance, and other benefits that can alleviate poverty. By providing these kinds of jobs and benefits, employers can benefit from increased employer loyalty, higher productivity, and community goodwill and patronage. State and local governments can develop and provide incentives that reward those companies that invest in their workers, as well as actively recruit businesses and industries that are willing to invest in their workers and communities. State and local governments also can develop programs that tap into the entrepreneurial creativity of Louisiana's business people and small businesses. Finally, the public and private sectors can and must work in partnership to identify opportunities to work together to strengthen the State education system and train workers to meet the needs of the businesses and industries that drive the State's economy. Ideas for achieving these important goals include:

- **Teaching and Training Entrepreneurship.** The state should move Louisianans from K-12 to college and then into entrepreneurship. It can encourage this path by requiring an entrepreneurship curriculum in K-12 and promoting business and entrepreneurship coursework for students at Louisiana universities. Further, Louisiana should provide training in entrepreneurship, as other states have done. For example, the Southeastern Massachusetts Manufacturing Partnership, an alliance of educational institutions and cities, started an Entrepreneurial Training Program in 1992. This program was designed to assist unemployed and dislocated workers in launching successful business enterprises. The training center has small business management courses that cover many business fields in depth. The results of this program have exceeded expectations. The Entrepreneurial Training Program has a graduation rate of 97 percent and 70 percent of the graduates have started a business within the first year of graduation.

- **Investing in Workforce Development.** Louisiana could increase living-wage employment among low-income people, especially parents, by supporting efforts that help them gain marketable skills, retain employment and advance to better-paying, high-quality jobs. This could be done by:
 - Reducing barriers to employment. The State should develop programs that reduce the impact of persistent barriers to employment for low-income and low-skilled people. For example, coordinate existing social and job services to focus on the needs of hard-to-employ offenders who are re-entering the community following release from prison.

 - Consolidating TANF dollars with Workforce Investment Act (WIA) funds into a single formula grant so that Louisiana's One-Stop workforce development system, the foundation for labor exchange, is fully funded. The remaining funds should be dedicated to training, employment services, and child care subsidies. This approach promotes an integrated funding model, whereby TANF funds become the primary funding stream for low-income workers and WIA funds serve dislocated workers and the employed.

 - Engaging employers in the development and design of state education and job training programs. To strengthen partnerships between the State and the private sector, as well as to better target scarce resources, the State should consult with major employers and business organizations regarding where job opportunities exist in key industries and what skills potential employees will need to succeed in those positions. In addition, the State should hold annual focus groups and conduct regular employer surveys regarding labor demand, so occupations that are experiencing worker shortages can be identified more easily and earlier.

- Integrating workforce development more effectively into the public education system. The State should develop partnerships that enable industry and business leaders to work with K-12 and higher education representatives and training providers to create a modern curriculum that equips students and employees with current skills and knowledge so that they successfully enter and progress in the workforce.
- **Making Corporate Tax incentives Contingent on Creation of Higher Paying Jobs and Provision of Benefits.** In order to ensure that Louisiana's business incentives create the kinds of high paying jobs that will improve the State's economy, Louisiana should consider incorporating high wage provisions within economic development incentives that are awarded to businesses. These could be modeled after those used in Kansas and Rhode Island. Similarly, health care, child care, and pension benefit requirements also should be considered.
- **Becoming a Leader in Micro-lending Programs.** Micro-lending involves making small amounts of capital available to poor individuals who normally would be unable to access such capital through the traditional banking system – either because of the small amounts involved (which make them uneconomical loans) or the low credit-worthiness of the borrowers – for use in starting micro-enterprises. For instances, often only a few hundred dollars are needed for someone to purchase the machine and supplies needed to turn their seamstress skills into a tailoring and repair business, their cooking skills into a specialty baked goods company, or their design talents into an Internet greeting card company. Some of the foregoing have gone on to become major established businesses – they often just need a start, which turns out to be a much better investment of public funds than continued income maintenance. In order to be successful, micro-loans generally carry relatively high servicing costs, and require relatively high support services, such as training and assistance on financial management. This often makes them unappealing to the traditional banking sector. Micro-lending originated and now thrives in several Third World societies and more recently has been used in low-income American communities. Micro-lending not only provides such support services along with the start-up loans, but leverages the social capital of small communities to create guarantees for the financial capital. This makes neighbors responsible to each other for the repayment of loans thereby making the capital available for others. Such programs therefore also have lower default rates than would traditional institutional lending in such communities. A successful micro-lending initiative is thus closely related to financial literacy and entrepreneurship initiatives as discussed elsewhere in this chapter.
- **Developing Small Business Incubators.** Small businesses create the majority of new jobs in Louisiana. To encourage the development of small businesses, Louisiana should develop a few pilot small business incubator

programs. Small business incubators provide temporary office space and shared office equipment to reduce the overhead costs for starting up new urban and rural enterprises. In conjunction with the educational community, these incubators provide opportunities for entrepreneurs to receive continuous training in business management and the use of business technology.

- **Promoting Parish-Based Job Fairs.** An example of this is what Vermillion has done on its own. Vermillion Parish created its own Commission on Poverty. With the support of a local Senator, the Commission held a Vermillion Parish Job Fair to connect parish residents with employers.
- **Developing a Child Care Quality Rating System to Enhance Economic Development and Expand Educational Opportunities.** Child care providers need to be supported as important small businesses that are vital to the Louisiana's economy. A recent Department of Social Services report, "Investing in the Child Care Industry: An Economic Development Strategy for Louisiana," documents the profound impact of the child care sector on the Louisiana economy. Increased support of child care will create more jobs, stimulate economic activity, and contribute to the future success of Louisiana's children.

The small business providers who comprise the child care industry need to be encouraged and trained to provide higher quality child care and early childhood education. The establishment of a quality rating system (QRS) can increase the quality of child care and early childhood education and give parents and consumers the ability to understand, assess, and demand higher quality care. The creation of a QRS would begin with efforts to increase the capacity and infrastructure needed to build and support quality child care. This infrastructure would include dedicated child care licensing specialists who will maintain a caseload consistent with national best practice standards. This infrastructure also includes the use of nationally recognized Environmental Rating Scales, which help evaluate the quality of care and provide an objective review of the program.

Professional development is another essential component to achieving quality child care. The existing Louisiana Pathways Career Development System provides scholarships to assist early childhood educators to pursue advanced education in child development at universities and community and technical colleges. The Pathways system needs to be further enhanced to support higher salaries to reduce employee turnover that plagues child care centers throughout Louisiana.

Enhancing Community Assets

Individuals do not progress and prosper alone but require social networks, community infrastructure, and investment to advance. One of the greatest challenges facing low-income families and individuals is a lack of access to the social capital and strong social networks and communities that individuals and families of higher socio-economic status take for granted. Investment in individuals will be more costly and less likely to succeed without concomitant investment in the communities in which they live. Again, the goal is not simply to subsidize poor communities, but rather to empower them to generate the capacity further to grow in a virtuous cycle.

Relevant strategies could include:

- **Conducting Strategic Assessments of Neighborhood Strengths and Investment Opportunities** and then link State, regional, and urban economic development efforts to build on those strengths and identify promising investment areas.
- **Supporting New Retail Development that Provides Local Employment Opportunities and Financial Services**, not businesses or services that prey on low-income workers (e.g., check cashing and payday loan companies).
- **Creating Centers for Working Families.** This Annie E. Casey Foundation idea would create supportive environments where families can gain access to employment services, family economic supports, consumer financial services, community connections, and other trusted and high-quality services in a convenient location. Centers for Working Families should build on existing capacity and partnerships, and leverage additional resources. Some Casey Foundation-proposed examples of these sorts of integrated centers include:
 - A newly built neighborhood childcare center that provides local jobs, career opportunities, and adult education for parents, at the same time as it provides quality childcare and school readiness for children. Parents, as well as childcare workers, could access the EITC, financial literacy training, and other supports through programs held at the center.
 - A community school that focuses on improving educational results as it engages parents, serves as a hub for social services, and operates a community-learning center for adults. A strong focus could be placed on ESL, financial literacy, and workplace learning.
 - A local church that operates a credit union for members, as well as for the nearby community, providing important family economic supports, financial literacy training, and small loans. The church also could operate

a community development corporation that would promote homeownership in the area.

- A new neighborhood shopping center could be built by a partnership between a private developer and local community development corporation. It could include a unique family economic support center that provides mail services, check cashing, a Volunteers in Tax Assistance (VITA) site, Internet access, and connections to financial institutions for low-interest emergency and home purchase loans.
- A local community development corporation could provide affordable housing development, job readiness, and life skills training for neighborhood residents. The community development corporation could provide financial literacy training, IDAs, and other economic supports, while also providing employment training opportunities to ex-offenders through a partnership with employers.
- **Investing in Underserved Communities.** Louisiana should leverage its various pension and investment assets to encourage investment in its underserved communities. California's State Treasurer has pursued a similar "double bottom line" approach to that state's pension and investment funds – earning solid returns for taxpayers and pensioners while also broadening economic opportunity in California's communities. For example:
 - California's Pooled Money Investment Account (PMIA) has invested more than \$1.7 billion in Community Reinvestment Act (CRA) loans. These home loans are made to low- and moderate-income Californians or in low- and moderate-income neighborhoods, backed by Fannie Mae and Freddie Mac. The PMIA's purchase of these CRA loans provides new capital to lenders, allowing them to make additional loans to California homeowners. These investments are currently yielding more than 5.87 percent annually. These loans include \$151 million in teacher assistance mortgages.
 - The PMIA has invested \$625 million in small business loans made in California. These loans have yielded from 1.3 percent to more than 7 percent annually.
 - The PMIA has increased its deposits – from approximately \$1.9 billion (as of January 1999) to \$6.2 billion in September 2004 – in California community lending institutions and credit unions, many of which serve inner city and rural areas. As of September 30, 2004 these deposits were yielding 1.61 percent, and typically yield between three and ten basis points (.03 percent to .1 percent) higher than comparable Treasury securities. The deposits are fully collateralized.

- The California Urban Investment Partnership has earned an annualized return of 14 percent since its inception in 1996. The largest state pension fund's original investment of \$50 million in this program has been increased significantly to \$290 million.
- The Fairfield California Housing Fund, an urban and affordable housing partner of the California State Teacher's Retirement System, has earned a return of 10.3 percent since inception in September 2002.
- Approximately 13 percent of State's Pooled Money Investment Account (PMIA) is now in California "double bottom line" investments.
- As a result of this Double Bottom Line initiative, the California Public Employees' Retirement System (CalPERS) has committed \$480 million to a California Initiative for private equity investment in businesses in underserved areas.

CalPERS also has committed over \$1.3 billion to urban in-fill real estate ventures, including \$150 million for affordable housing in California communities.

- **Fighting the Proliferation of Check Cashing and Payday Loan Services by Encouraging Banks and Credit Unions to Serve Low-Income Communities.** The Annie E. Casey Foundation and others have observed that low-income consumers are not well served by the mainstream financial institutions that commonly provide savings and asset-building mechanisms. As a result, about 13 percent of households do not have a checking account and nearly 10 percent do not have any type of bank account. Thus, many poor families wind up paying two to three percent of their salaries just to receive their salaries through check cashing and other alternative financial arrangements. Unfortunately, many people rely on payday loan operations to make ends meet from paycheck to paycheck and subject themselves to the exorbitant fees and interest rates that these operations often charge. Louisiana could begin to address these concerns by undertaking efforts to lure banks and other reputable financial institutions back into low-income communities.
- **Attacking New Forms of Insurance Red-Lining.** Given insurance companies' record of repeated search for new ways to skirt anti-discrimination laws, states can no longer deal with each new risk-assessment tool as an isolated issue. They must address the insurance industry's risk-assessment practices in more general terms. A majority of states have considered legislation and five states have passed laws restricting the use of credit scoring. The State of Washington has taken steps to restrict credit scoring by prohibiting their use to deny insurance coverage or determine rates. Pennsylvania now bars insurance companies from denying coverage or

increasing a consumer's insurance premium by more than 20 percent as a result of credit scoring. Maryland prohibits insurers from raising policyholders' premiums or denying them coverage because they run into credit trouble and excludes the use of credit scores for homeowner's insurance. Utah allows credit scores only to provide discounts to auto insurance policyholders. Idaho prevents an insurer from charging a higher premium, canceling, or non-renewing a policy based primarily on a person's credit rating or credit report. In contrast, Rhode Island recently passed a law explicitly allowing insurance credit scoring in auto and homeowner's insurance underwriting. States can ensure consumer protection by putting measures in place that force the insurance company to disclose all of its rating criteria annually for current consumers and prior to the application process for new consumers. Additionally, the state could mandate that an insurance company provides consumers the opportunity to appeal their rating score after one-year or during policy renewal. Furthermore, states could establish a cap that limits the amount an insurance company can charge to insure "higher-risk" consumers. For example, the state could set a rate that does not exceed 20 percent of the total policy cost. Moreover, states should establish workable guidelines and restrictions for the insurance industry to follow – guidelines that allow companies sensible opportunities not only to provide services, but also sustain a profit. States that place unreasonable restrictions on the insurance industry are only allowing the industry to exploit their market advantage under the guise of risk-assessment tools.

- **Chartering and Investing in Community Development Corporations (CDCs).** CDCs are locally-driven, resident-controlled corporations that are dedicated to rebuilding neighborhoods and communities. More than 3,600 CDCs exist around the country. Many CDCs have attracted local investors, supported the development of needed housing and retail space, funded programs to support the delivery of social and support services for families and children, and created a more stable economic environment in neighborhoods.

CDCs should be chartered to address the development of affordable housing, as well as economic development projects that lead to the creation of jobs. In particular, effective affordable housing initiatives can create badly needed affordable housing while stimulating jobs creation as well. CDCs also can assist communities in developing effective solutions to poverty by undertaking such activities as promoting awareness about the importance of early childhood education, informing parents about existing benefits (e.g., the Earned Income Tax Credit or employee training programs), identifying new funding strategies, and assisting in community planning strategic initiatives.

Enhancing Family Assets

Louisiana must do more to improve individuals' abilities to help better themselves, so that public resources are leveraged into the greatest possible pay-off and truly help enhance family assets.

The centerpiece of a new approach to alleviating poverty must be increasing the economic *self-reliance* of low-income Louisianans. This requires policies and programs designed to increase income and assets and build a work-based safety net.

One way to alleviate poverty conditions at low cost to Louisiana government is by bringing in money from outside. Numerous federal funding programs provide money directly to citizens, either through grants, tax relief, loans, or cash payments. These programs, in turn, enable citizens to pay their bills, encourage them to file their taxes, and put more money directly into the local economy through consumer purchases. Louisiana's outreach efforts regarding the Earned Income Tax Credit (EITC) is an outstanding example of the type of federal funds that can be brought in through a fiscal enhancement initiative for individual Louisiana residents. But there remain numerous other federal programs that can be better accessed and utilized by Louisianans, including EITC, Unemployment Insurance, SSI, Education Loans, Small Business Loans, Agriculture Grants and Subsidies, Child Care, Child Health, Affordable Housing, and Low Income Home Energy Assistance Program funds.

There is an old adage that if you give a man a fish, you feed him for a day; if you teach him how to fish, he can feed himself for life. Finding cash for low-income residents is a day-to-day strategy. A better solution would be to raise income levels for Louisiana residents, helping each Louisiana citizen to become more capable of supporting him or herself and further climbing the ladder of economic success. The types of strategies Louisiana could pursue could include:

- **Promoting Home Ownership.** Building home equity is not only an outstanding way to build up family self-sufficiency, but it provides numerous financial benefits, including tax deductibility. It also encourages investment in the local economy, from purchases associated with home improvement projects, home decorating, and new appliances to the hiring of skilled workers, such as plumbers to electricians. The State should work with local governments and the private sector to champion and help to finance programs to help more Louisianans become home owners, particularly low- and middle-income residents, through flexible, non-traditional programs, such as mortgage pools, lease-to-purchase programs, or home ownership limited partnerships.

- Developing Asset-Building Strategies, such as Individual Development Accounts (IDAs) and Other Wealth-Accumulation Strategies for Low-Income People.** IDA's are income-eligible savings accounts that are matched from a combination of private and public sources. The funds are then used for one of the following purposes: (1) education for the account holders or their children, (2) business capital, or (3) the purchase or repair of a home. Many low-wage employees do not have access to the investment opportunities that middle- and upper-middle class people take for granted. Homeownership and the resulting equity generated by this investment and the savings offered by the mortgage interest tax deduction often remain out of reach due to high down payments and credit requirements. Similarly, a college education or job training that will lead to higher wages and greater mobility in the workforce often is priced out of reach of the working poor. Small business start-up, a traditional path to economic prosperity, requires capital for the owner to succeed.
- Increasing Financial Literacy.** Delaware State Treasurer Jack Markell has championed efforts to increase the financial literacy of Delaware residents. Organized by a Delaware Financial Literacy Institute, the State offers a Delaware Money School, which consists of free classes designed to give people the financial education tools they need to take control of their own financial destinies. Topics include debt reduction, budgeting, investing, saving for retirement, and managing life changes.
- Analyzing State Fiscal and Tax Decisions that Affect Low-Income Families.** Currently, 23 states and one national organization participate in the State Fiscal Analysis Initiative (SFAI), which seeks to build capacity in state-level, non-governmental organizations to answer critical tax and budget questions. This initiative provides research on the effects of fiscal policy, helps translate the complex world of fiscal issues, and educates policymakers and the public about the importance of state fiscal policies, as well as their impact on long-term economic vitality and on low-income and other vulnerable populations. Louisiana is not a participant in this foundation-supported effort.

One area of SFAI effort has been an analysis of the impact of state tax systems on low-income taxpayers. State tax systems place a disproportionate burden on the poor. According to an analysis of non-elderly married couples, U.S. families at the bottom of the income scale pay on average 13 percent of their income in state and local taxes while the wealthiest families pay an average of only 8 percent. This extra burden on poor working families makes it even harder for them to climb out of poverty. In recent years, more than half of the states cut income taxes, but the majority of the largest of these cuts favored higher-income taxpayers — making state tax systems even more regressive.

As one of the presenters at the Governor's Summit on Solutions to Poverty noted, Louisiana's tax system is regressive — taking a larger proportion of the income of lower-income families than the income of more affluent families. In 2002, the average State and local tax burden on the poorest fifth of families was 11.5 percent of income. By contrast, the wealthiest one percent of families paid on average 6.0 percent of income in state and local taxes. Sales and excise taxes alone accounted for more than three-quarters of the State and local tax burden on the poorest families. The poorest families paid about 10 percent of their income in sales and excise taxes, compared to only 1.5 percent for the top one percent, according to the Institute on Taxation and Economic Policy. Louisiana should undertake a thorough analysis of its tax system and take steps to alleviate the impact of regressive tax laws.

- **Continue Offering Low-Cost or Free Tax Preparation Programs** through community coalitions, Volunteer Income Tax Assistance sites, and other efforts to enable low-income taxpayers to maximize Earned Income Tax Credit and other tax credits and avoid the costs associated with tax refund advances.
- **Reducing Health Care Costs for Working Families.** Development of a small business health insurance purchasing alliance could enable small businesses throughout Louisiana to join together to purchase more affordable coverage for their employees. By creating a pool of small businesses and employees, these purchasing pools will use their collective buying power to encourage new health care providers to offer coverage in Louisiana, which also may encourage established providers to adjust their premiums accordingly.

Other states have been able to accomplish this and extend coverage to previously uninsured employees of small businesses, even at premiums that were less than market rates. For example:

- By enrolling together businesses with 50 or fewer employees, as well as low-income sole proprietors, *Healthy New York* was able to negotiate initial health insurance premiums estimated to be at least 15% less than the comparable market value. In addition, the latest program data shows that during the program's first three years, most of the premiums charged through the program have stayed relatively constant – and some have even declined – at a time when comparable health insurance premiums were rising.
- Health insurance purchasing alliances also have been pursued successfully in places like California and Ohio. PacAdvantage in California serves more than 150,000 people, mostly employees of small businesses. The Council on Smaller Enterprises in Ohio has built up a

pool of nearly 14,000 employers covering 82,000 employees, saving small businesses millions of dollars annually in premium costs.

- **Make Health Benefits More Portable.** Many employees lose their health care coverage when they change jobs, or work as independent freelance consultants or personnel traveling between different projects throughout the state. To help address this concern, Louisiana should consider following the lead of New York and develop a non-profit organization that would serve as a corporate benefits manager that negotiates group rates for health insurance for independent workers. The benefits would remain tied to the individual as he or she moves from job to job or from project to project.

The State of New York helped launch a similar program called *Working Today*. Using an initial start-up investment from the state legislature to create a non-profit organization, the group leveraged that original capital with private funding and program premiums to provide comprehensive insurance benefits to independent workers. According to the *Working Today* Portable Benefits Network, the group can offer premiums that are roughly 65 percent cheaper than other health care providers, including COBRA coverage.

- **Lowering Utility Costs for Low-Income Consumers.** Making the homes of low-income residents more energy-efficient reduces the costs of home-ownership. This means they will spend less to satisfy their needs by reducing the real cost of doing so, not just by subsidizing the cost to them or forcing them to forego needed service.
 - Weatherization assistance to lower energy consumption needed to maintain healthy and comfortable living conditions.
 - Developing partnerships with manufacturers and retailers of appliances to increase sales and use of more energy efficient appliances and products.
 - Advocating for a revision of the energy efficiency portions of the State or local building codes.
 - Revising or developing regulations regarding the energy efficiency of appliances.
 - Seeking State and City leadership on sustainable building practices.

Next Steps

This report briefly summarizes more than one year of work. But the Blanco Administration's efforts to reduce poverty in Louisiana have only just begun.

The 2004 Community Conversations and Governor's Solutions to Poverty Summit have helped to describe the nature of the problem and identify some potential solutions. These have provided a firm foundation upon which to build a broader statewide effort.

The challenges that lay ahead are substantial. We know that we need to improve data collection and research to give us a more accurate understanding of poverty in Louisiana. We need to find funding in times of limited means to meet the considerable need for programs, services, and training. We need to build public support for these efforts, increase community awareness, and expand outreach regarding existing programs and services that can help.

Solutions to Poverty Legislative Agenda

During the spring of 2005, the Blanco Administration will unveil some Solutions to Poverty-related legislative proposals. These proposals include a \$1 million program to encourage Individual Development Accounts, similar to those described in the previous chapter, and a \$750,000 micro-lending program.

These legislative proposals are down payments on a longer term Solutions to Poverty statewide strategy. Future legislative proposals likely will address concerns in the areas of improving education, ensuring access to quality child care, building personal assets, and eliminating predatory lending practices that prey on lower income families and students, among others. Based on the various Community Conversations and the kinds of proposals put forward during the Governor's Summit on Solutions to Poverty, these legislative proposals might include:

- Exchanging college tuition for community service.
- Pilot-testing income-based student loan repayment plans.
- Requiring a public education system performance review to improve efficiency and the return on public education spending.
- Expanding the application of Incumbent Worker Training Funds to cover non-incumbents and students.
- Requiring businesses that receive State corporate tax credits and benefits to provide health insurance and other employee benefits.
- Prohibiting new forms of insurance red-lining.

- Funding programs to increase financial literacy.

Children and Youth Services Planning Boards

Two other Solutions to Poverty-related efforts will be moving forward in 2005. First, the Blanco Administration will be helping to create **Children and Youth Services Planning Boards** in each state judicial district, as mandated by Act 555. The purpose of the local planning boards is to assist in the assessment, alignment, coordination, and prioritization and measurement of all available services and programs that address the needs of children and youth. The local planning boards are intended to encourage collaborative efforts among the stakeholders for assessing the needs of children and youth and for assisting in the development of a comprehensive plan to address those needs.

These services and community resources should target children and youth at risk or identified with social, emotional, or developmental problems including, but not limited to:

- Educational failure
- Abuse
- Neglect
- Exposure to violence
- Youth or parental mental illness
- Youth or parental substance abuse
- Poverty
- Developmental disabilities
- Delinquency

The goal of each local planning board is to promote services that encourage positive development, diversion of children and youth from the criminal justice and foster care systems, and intervention and treatment. In this manner, local planning boards will aim to create a multi-disciplinary continuum of care that includes prevention, education, and treatment programs for children, diversion and early intervention in the lives of youths, and alternatives to incarceration. Plans will have measurable goals and objectives, be data-driven, and be evaluated annually.

The Governor's Children's Cabinet will facilitate the work of the local planning boards by offering guidance and technical assistance to local communities regarding resource identification, needs assessments, monitoring and performance evaluations, strategic planning, and other forms of assistance and support. The Children's Cabinet also will work in coordination with the lead agency from each local planning board.

The parish council of each parish within a judicial district should enact appropriate resolutions to establish the Children and Youth Services Planning

Board for that parish. The parish council should appoint members of the local planning board, consistent with the requirements of Act 555. In multi-parish judicial districts, an advisory board may be established in each parish that will report to the judicial district's local planning board.

Many parishes already have collaboratives organized around child and family or juvenile justice issues. These established collaboratives present a solid foundation on which the local planning boards should build, and thus, each parish should identify community efforts already underway as part of this process.

For more information, please contact the Children's Cabinet, Office of the Governor, at 225-342-7015, or visit:
<http://www.gov.state.la.us/ldbc/childrenscabinet/childrenshome.htm>.

Solutions to Poverty Strategic Plan

Later this year, in collaboration with the participants in the 79 community conversations and the Governor's Summit on Solutions to Poverty, the Blanco Administration intends to develop and issue a Solutions to Poverty Strategic Plan. This plan will serve as a multi-year roadmap for action, incorporating public and private sector policies and initiatives to reduce poverty and enhance the lives of low-income Louisianans.

Conclusions and New Beginnings

The Governor's Summit was organized under the themes of "Engaging Ideas, Empowering People, Enhancing Lives." The mantra from the Summit's opening day was an affirmation:

*We are part of the solution.
You are part of the solution.
I am part of the solution.*

Clearly, there is much to be done. But we must not allow the magnitude of the task to cause us to do nothing.

Thus, our work to develop effective solutions to poverty begins where the Governor's Summit ended, with the wise words of a child:

"Do all you can, with what you have, in the time you have, in the place you are."

Let's get to work!

Appendix A

2004 Community Conversations

<u>Parish</u>	<u>Date</u>	<u>Location</u>	<u>Location City</u>
Acadia	November 4	Head Start Headquarters	Crowley, LA
Allen	November 3	St. John Baptist Church	Oberlin, LA
Ascension	November 5	Ascension Parish Library	Gonzales, LA
Assumption	November 5	LSU Agricultural Complex	Napoleonville, LA
Avoyelles (w/ Rapides Parish)	November 1	The Rapides Foundation Building--Room C, 2nd floor	Alexandria, LA
Beauregard	November 5	War Memorial Civic Center	DeRidder, LA
Bienville	November 4	Arcadia City Hall	Arcadia, LA
Bossier	November 4	Bossier Civic Center	Bossier City, LA
Caddo	November 4	LSU-S Ballroom	Shreveport, LA
Calcasieu	October 26	Central School	Lake Charles, LA
Caldwell	November 4	Caldwell Parish Court House, Police Jury Meeting Room (2nd Floor)	Columbia, La
Cameron	November 1	Cameron Council on Aging Senior Center	Cameron, LA
Catahoula	November 5	Jonesville Town Hall	Jonesville, LA
Claiborne	November 4	Claiborne Electric's Conference Room	Homer, LA
Concordia	November 4	Doty Road Center	Ferriday, LA
DeSoto	November 3	DeSoto Parish Media Center	Mansfield, LA
East Baton Rouge	November 8	Delmont Service Center	Baton Rouge, LA
East Baton Rouge	November 1	Nehemiah Society, St. Paul the Apostle Catholic Church	Baton Rouge, LA
East Baton Rouge	November 1	EBR Parish Library-Zachary	Zachary, La
East Baton Rouge	November 4	Family Road (Dedicated Dad's group)	Baton Rouge, LA
East Baton Rouge	November 4	Family Road (Dedicated Dad's group)	Baton Rouge, LA
East Carroll	November 4	LACAP(Louisiana Center Against Poverty)	Lake Providence, LA
East Feliciana	November 1	Clinton Courthouse	Clinton, LA
East Jefferson (Eastbank)	November 4	Victory Assembly	Kenner, LA
Evangeline (w/ Rapides Parish)	November 1	The Rapides Foundation Building--Room C, 2nd floor	Alexandria, LA
Franklin	November 1	City Court Building	Winnsboro, LA
Grant (w/ Rapides Parish)	November 1	The Rapides Foundation Building--Room C, 2nd floor	Alexandria, LA
Iberia	November 4	New Iberia Jaycee Home	New Iberia, LA

Iberville	October 27	Civic Center-West Hall	Plaquemine, LA
<u>Parish</u>	<u>Date</u>	<u>Location</u>	<u>Location City</u>
Iberville	November 4	Town Hall	St.Gabriel, LA
Jackson	November 3	Jackson Parish Library	Jonesboro, LA
Jefferson	November 4	New Testament Baptist Bible Center	Harvey, LA
Jefferson	November 4	Butler Elementary	Westwego, LA
Jefferson (Westbank)	November 4	Harvest Ripe Church of Christ Holiness	Gretna, LA
Jefferson (Westbank)	November 4	Ames Elementary School	Marrero, LA
Jefferson Davis	November 3	Government Facilities Building	Jennings, LA
La Salle	November 3	La Salle Parish Media Center	Jena, LA
Lafayette	November 1	Clifton Chenere Center	Lafayette, LA
Lafourche	October 15	Lady of The Sea General Hospital, 3 rd floor	Cut Off, LA
Lincoln	November 1	Lincoln Parish Library	Ruston, LA
Livingston	October 26	Livingston Parish Sheriff's Training Center	Walker, LA
Madison	November 1	Y.O.(Youth Opportunity) Center	Tallulah, LA
Morehouse	November 4	Municipal Building	Bastrop, LA
Natchitoches	November 8	Sabine Parish School Board Building	Many, LA
Orleans (Algiers)	November 4	St. Julian Eymard Church	Algiers, LA
Orleans (East)	November 5	St. Maria Goretti Church	New Orleans, LA
Orleans (Uptown)	November 4	Christian Unity Baptist Church	New Orleans, LA
Ouachita	November 4	Monroe Civic Center	Monroe, LA
Ouachita	November 4	Monroe Civic Center Conference Hall	Monroe, LA
Plaquemines (Eastbank)	November 3	Davant Community Center	Davant, LA
Plaquemines (Westbank)	November 1	Empire Civic Center	Empire, LA
Point Coupee	November 10	Innis Community Health Center	Batchelor, LA
Point Coupee	November 11	Cottonport Community Center	New Roads, LA
Rapides	November 1	The Rapides Foundation Building--Room C, 2nd floor	Alexandria, LA
Red River	November 4	VFW Hall	Coushatta, LA
Richland	November 4	Richland Parish Civic Center	Rayville, LA
Sabine (w/ Natchitoches Parish)	November 8	Sabine Parish School Board Building	Many, LA
St. Charles	November 4	First Union Presbyterian Church	Luling, LA
St. Helena	October 28	St. Helena Parish Health Unit	Greensburg, LA
St. James	November 4	West Bank Reception Center	Vacherie, LA

St. John	November 3	LA Technical College, River Parishes Campus	Reserve, LA
<u>Parish</u>	<u>Date</u>	<u>Location</u>	<u>Location City</u>
St. Landry	November 4	Farmer's Market Bldg	Opelousas, LA
St. Martin	November 4	National Guard Armory	St. Martin, LA
St. Mary	November 4	Patterson Civic Center	Patterson, LA
St. Tammany	November 1	Slidell Municipal Auditorium	Slidell, LA
St. Bernard	November 3	Nunez Community College	Chalmette, LA
Tangipahoa	November 1	Councilman's Chambers	Amite, LA
Tangipahoa	November 4	Parish Health Unit	Hammond, LA
Tensas	November 1	Y.O.(Youth Opportunity) Center	St. Joseph, LA
Terrebonne	November 4	Terrebonne Parish Library	Houma, LA
Union	November 3	Farmerville Recreation Center	Farmerville, LA
Vermilion	November 3	Vermilion Parish Library- Abbeville Branch	Abbeville, LA
Vernon (w/ Natchitoches Parish)	November 8	Sabine Parish School Board Building	Many, LA
Washington	November 4	Bogalusa City Hall	Bogalusa, LA
Webster	November 3	Minden High School Auditorium	Minden, LA
West Baton Rouge	November 8	Parish Council Chambers	Port Allen, LA
West Carroll	November 3	NEED Building-Thomas Jason	Oak Grove, LA
West Feliciana	October 26	Police Jury Offices	St. Francisville, LA
Winn Parish (w/ Rapides Parish)	November 1	The Rapides Foundation Building--Room C, 2nd floor	Alexandria, LA

Appendix B

SOLUTIONS TO POVERTY SUMMIT AGENDA

Monday, December 6, 2004

- 10:00 AM - 1:00 PM **Registration and Lunch** Monroe Civic Center
- 1:00 PM - 2:00 PM **Greetings** - Mayor Jamie Mayo, *City of Monroe*
Charge and Challenge – Governor Kathleen Babineaux
Blanco and Congressman William Jefferson, Congressman
Rodney Alexander, *State of Louisiana*
- 2:00 PM - 3:00 PM **Overview of Poverty in Louisiana** –
Ann Williamson, *Secretary of the Department of Social
Services*
Dennis Jones, *National Center for Higher Education
Management Systems*
- 3:00 PM - 3:15 PM **Break**
- 3:15 PM - 5:00 PM **Community Conversation Regional Reports from
Southeast, Baton Rouge,
Thibodaux, New Orleans, Acadiana, Alexandria,
Shreveport, and Monroe Regions**
- 6:00 PM - 8:00 PM **“I Am Part of the Solution” Networking Reception**

Tuesday, December 7, 2004

- 7:00 AM - 8:00 AM **Registration and Continental Breakfast**
- 8:00 AM – 9:00 AM **General Session – Policies & Initiatives to Combat
Poverty**
Jim Clinton, *Southern Growth Policies Board*

Shawn Fremstad, *Center on Budget and Policy Priorities*
Jodie Levin-Epstein, *Center for Law and Social Policy*
Rasuli Lewis, *Harlem Children's Zone*
Bill Bynum, *Enterprise Corporation of the Delta*

9:15 AM – 10:30 AM

Breakout Session 1 – Concurrent Sessions

Solutions to Poverty Youth Track

Empowering Youth to Make a Difference

Youth from across the state will engage in motivational, inspirational, and empowering dialogue about solutions to poverty within their communities.

Enhancing Education

Fostering Job Opportunities through Adult Learning

Innovative practices addressing barriers posed by literacy-challenged adult workers in Louisiana.

National Expert: Cheryl King, *Kentucky Council on Postsecondary Education*
Dennis Jones, *National Center for Higher Education
Management
Systems*

Local Specialist: Dr. E. Joseph Savoie, *Louisiana Commissioner of Higher
Education*

Enhancing Employment and Economic Development

Connecting Citizens with Careers

Delivery of career enhancing opportunities, including basic and workplace related skills using profiles and assessments that support portable credentials.

Discussion of WorkKeys and entrepreneurship and a comprehensive overview of promising practices about workforce development efforts that support portable credentials and career ladders.

National Expert: Dean Brown, *Workforce Development Services-ACT, Inc.*
Stephen Crawford, *National Governors Association*

Local Specialists: Dr. Margaret Montgomery-Richard, Chancellor, Louisiana
Technical

College
Bradley Beck, *Profiles International-
AssessmentCompany.com*

Derek Barksdale & Laura Cole, *National Foundation for
Teaching Entrepreneurship*

Enhancing Community Assets: 3 Breakout Sessions

Reducing Neighborhood Crimes through Positive Interventions

Best practices and practical solutions for helping ex-offenders on the road back to employment and full participation in society.

National Experts: Rochelle Perry, *The Safer Foundation*

Local Specialist: Gayle Tate, *Louisiana Family Council*

Engaging Government and Foundation Resources for Faith Based Efforts

Harnessing the resources and networks of faith organizations engaged in community human development.

National Experts: Teresa J. Chappell, *U.S. Department of Housing and Urban Development*

Dr. Beverly Divers-White, *Foundation for the Mid-South*

Darren and Tonja Myles, *Set Free Indeed*

Local Specialists: Dr. Ernie Hughes, *Southern University Agricultural Center*

Reverend Willie Gable, *New Orleans Progressive Baptist*

and

Ruach Inc.

Strengthening Families through Community Service

Creating significant, positive opportunities for children by helping parents, residents, teachers and other stakeholders create a safe learning environment for youth.

National Experts: G. Rasuli Lewis and Caressa Singleton, *Harlem Children's Zone Project*

Enhancing Family Assets

Building Wealth through Financial Independence

Successful solutions to closing the financial resource gap of poor families including discussions of the Federal Earned Income Tax Credit, Individual Development Accounts and private sector community reinvestment. Efforts to empower communities by providing the resources required to rebuild, revitalize and renew neighborhoods. Private sector involvement with community groups to combine the best in programs and products to create viable financial solutions to meet community needs.

National Experts: Mike McBride, *Internal Revenue Service*

Deborah Ortiz *Children's Defense Fund*

Local Specialists: Audrey Cerise, *ASI Federal Credit Union*

10:45 AM – 12:00 PM

Breakout Session 2 – Concurrent Sessions

Enhancing Education: 2 Breakout Sessions

Focusing on Affordable Opportunities for Post Secondary Education

Increasing access to postsecondary education for financially disadvantaged individuals. Discussion of need-based aid available to those seeking additional learning opportunities or skill development, including the TOPS and TOPS Tech award programs.

National Expert: Dennis Jones, *National Center for Higher Education Management*

Systems

Local Specialists: Jack Guinn, *Louisiana Office of Student Financial Assistance*
Dr. E. Joseph Savoie, *Commissioner of Higher Education for the State of Louisiana*

Increasing Positive Outcomes from Early Childhood through Adolescence

Promising practices for improving the quality of education for children from birth through adolescence. National trends in teacher quality and efforts to improve teacher quality in rural areas. The importance of early childhood education in the context of Louisiana programs. Discussion of the greater significance of economic circumstances versus race in final programmatic outcomes. Information on the Early Childhood Supports and Services Program.

National Experts: Elizabeth Drame, *National Teacher Education College*
Kyle Scafide (I CAN Learn Education Systems); Douglas
Quiett

Local Specialists: Billy Stokes, *Rockhold Research Institute*
Tom Washington, *Early Childhood Supports and Programs*

Enhancing Employment and Economic Development

Connecting Businesses with a Skilled Workforce

Business and government partnerships to enhance the number of skilled workers. Discussion of how work-related assessments better enable companies to identify the most appropriate individuals for particular skill opportunities; the Incumbent Worker Training Program; and the benefits of comprehensive service delivery of workforce tools utilizing multi-agency resources.

National Experts: Sarah Butzen, *Regional Technology Strategies*

Stephen Crawford, *National Governors Association*
Dr. Larry Crane, *Northrop Grumman*
Local Specialists: Melissa Kirsche, *St. Bernard Job Service*
Jim Henderson, *Incumbent Worker Training Program*

Enhancing Community Assets

Encouraging Civic Investments in Communities

Spreading the benefits of community reinvestment efforts through holistic community development.

National Expert: Patricia Robinson, *Local Initiatives Support Corporation*
Local Specialists: Mack McCarter, *Shreveport-Bossier Community Renewal*
Roy Alston, *Xavier University-Center for Urban and Regional Equity*

Enhancing Family Assets

Creating Accessible and Efficient Transportation for Urban and Rural Communities

Innovative efforts to address the transportation needs of workers, the elderly, disabled, and other individuals in both rural and urban areas.

National Expert: Margie Waller, *Brookings Institution*
Local Specialists: Randy Davidson, *Louisiana Department of Health and Hospitals*
Dale Robicheaux, *Bynet Rural Access Transportation*

12:15 AM – 1:45 PM **Lunch Provided**

2:00 PM – 3:15 PM **Breakout Session 3 – Concurrent Sessions**

Enhancing Education

Increasing Positive Outcomes for At Risk Youth

Engaging youth in danger of dropping out of high school through the redesign of high schools and civic development. Discussion of the Louisiana High School Redesign Commission and successful strategies and programs for drop out prevention and out-of-school youth services.

National Expert: Vivian Walker, *aha! Process Inc.*
Local Specialist: Linda Johnson, *LA Board of Elementary and Secondary Education*

Enhancing Employment and Economic Development

Connecting University and Business Communities through Technology

Use of technology to connect communities (rural and urban) with universities, universities to each other and businesses.

National Expert: Jim Clinton, *Southern Growth Policies Board*
Local Specialists: Mike Abbiatti, *Louisiana Board of Regents*
Dr. Michael Stubblefield, *Southern University's Center for Energy and Environmental Studies*

Enhancing Community Assets

Utilizing Faith-Based Initiatives to Harness Community Assets

Harnessing the resources and networks of faith organizations engaged in community human development.

National Expert: Dr. Ruby Woodard, *Ready4Work*
Local Specialists: Tom Costanza, *Catholic Charities Archdiocese of New Orleans*
Rabbi Barry Weinstein, *B'Nai Israel Synagogue*
Crystal Jones-Taylor, *U.S. Department of Housing and Urban Development*

Enhancing Family Assets: 2 Breakout Sessions

(1) Developing Inclusive Initiatives to Meet Housing and Community Needs

Creative community partnerships that make safe housing accessible to the poor.

National Expert: Billy Bynum, *Enterprise Corporation of the Delta*
Local Specialists: Steven Bingler, *Concordia, LLC*
Scarlett Duplechain, *Bank One*

(2) Enhancing Citizens' Awareness of Health Related Resources

Improving access to information regarding health problems (nutrition, diabetes, HIV/AIDS, etc.) and resources (health insurance coverage). An overview of Medicaid's programs for children, focusing on eligibility for and enrollment in LaCHIP, the State's Children's Health Insurance Program. An overview of important programs being offered through the Louisiana Office of Public Health. The impact of patients' health literacy on the quality of health care.

National Expert: Kathy Little, *Partners for a Healthy Community*
Local Specialists: Dr. Teri Davis, *Louisiana State University- Shreveport*
Ruth Kennedy, *Louisiana Children's Health Insurance*
Program
Sharon Howard, *Louisiana Office of Public Health*

3:30 PM – 4:00 PM **Wrap–Up Presentation**

4:00 PM – 4:30 PM **Closing Remarks and Next St**